

## PROTECTION THAT COULD PAY YOU UP TO R420 000 IN THE EVENT OF PERMANENT DISABILITY!

This policy is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

Whatever form an accidental injury takes, it's likely to cause disruption and expense to any family. And it could cause something much worse: permanent disability or even death.

Although you can't prevent an accident from happening, there is one course of action you can take. You can protect your family financially!

The Momentum Insurance comprehensive personal accident plan is an all-in-one accident policy with substantial cover for:

- Permanent total disability
- Partial disability
- Temporary total disability
- Non-medical expenses as a result of hospitalisation
- Home and vehicle modification benefit
- Child education assistance
- Bereavement benefit.

This product provides comprehensive cover to you, from head to toe in the event of an accident.

### How does the cover work?

It is a comprehensive policy where you can choose cover for yourself alone, or for yourself plus one nominated spouse and your children. You and your spouse can apply for the cover while you are between 18- and 75-years of age. Children have to be between 6-months and 18-years (under 25 if full time students).

There are 8-levels of cover available to you. Your money is paid out in addition to any other benefits that you may receive. Your policy remains in force for 180-days while you are travelling outside the borders of South Africa. You must, however, have permanent residence in South Africa.

### What else does the policy provide?

You get all the financial protection 24-hours a day, 365-days a year – worldwide! No medical examination is necessary and no health questions are asked.

So, don't delay! Protect yourself and your family financially. Complete the application form now!

### What is excluded from this cover?

Standard exclusions apply in order to keep premiums as low as possible. These include pre-existing conditions, military or police force service, self-inflicted injuries, mental disorders and professional sports injuries. It is legislated that we will not pay more than R20 000 per insured person in an insurance year for hospitalisation. Please familiarise yourself with the terms and conditions of this policy.

Should you have any queries, please call us between **08:00 and 16:30** during weekdays on **0861 426 837**

Underwritten by Momentum Insurance Company Limited. Registration number: 1976/001547/06. An authorised financial services provider. Licence number 31404. COMP PA VG0570 PW. Terms and conditions apply. Issue: June 2020.



## Comprehensive personal accident plan

[momentum.co.za](https://momentum.co.za)

**momentum**

Insured event	Children	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
Permanent total disablement	25%(subject to legislation)	R 126 000	R 168 000	R 210 000	R 252 000	R 294 000	R 336 000	R 378 000	R 420 000
<b>Accidental death</b>									
a. Death as a result of an Accident		R 45 000	R 60 000	R 75 000	R 90 000	R 105 000	R 120 000	R 135 000	R 150 000
b. Disappearance of an Insured Person for a period longer than 24 consecutive calendar months		R 45 000	R 60 000	R 75 000	R 90 000	R 105 000	R 120 000	R 135 000	R 150 000
<b>Partial permanent disabilities (see policy wording for full table of benefits)</b>									
1. Severe paralysis of both upper or lower body or right or left side of body	25%	R 126 000	R 168 000	R 210 000	R 252 000	R 294 000	R 336 000	R 378 000	R 420 000
2. Complete loss of power of the ability to chew and speech function	25%	R 126 000	R 168 000	R 210 000	R 252 000	R 294 000	R 336 000	R 378 000	R 420 000
3. Complete and incurable insanity	25%	R 90 000	R 120 000	R 150 000	R 180 000	R 210 000	R 240 000	R 270 000	R 300 000
4. Severe disfigurement of the face/head that handicaps insured person in securing/retaining employment	25%	R 126 000	R 168 000	R 210 000	R 252 000	R 294 000	R 336 000	R 378 000	R 420 000
5. Complete and irrecoverable loss of sight of both eyes	25%	R 126 000	R 168 000	R 210 000	R 252 000	R 294 000	R 336 000	R 378 000	R 420 000
6. Complete and irrecoverable loss of sight in one eye	25%	R 36 000	R 48 000	R 60 000	R 72 000	R 84 000	R 96 000	R 108 000	R 120 000
7. Complete and irrecoverable loss of hearing in both ears	25%	R 67 500	R 90 000	R 112 500	R 135 000	R 157 500	R 180 000	R 202 500	R 225 000
8. Complete and irrecoverable loss of hearing in one ear	25%	R 63 000	R 84 000	R 105 000	R 126 000	R 147 000	R 168 000	R 189 000	R 210 000
9. Total loss of use of both hands or amputation of both hands at wrist joints or above	25%	R 126 000	R 168 000	R 210 000	R 252 000	R 294 000	R 336 000	R 378 000	R 420 000
10. Loss of fingers on both hands	25%	R 75 000	R 100 000	R 125 000	R 150 000	R 175 000	R 200 000	R 225 000	R 250 000
11. Shoulder and arm - total paralysis of both	25%	R 126 000	R 168 000	R 210 000	R 252 000	R 294 000	R 336 000	R 378 000	R 420 000
12. Loss of both feet	25%	R 126 000	R 168 000	R 210 000	R 252 000	R 294 000	R 336 000	R 378 000	R 420 000
13. Loss of one foot	25%	R 63 000	R 84 000	R 105 000	R 126 000	R 147 000	R 168 000	R 189 000	R 210 000
14. Other permanent disabilities	25%	See policy wording	See policy wording	See policy wording	See policy wording	See policy wording	See policy wording	See policy wording	See policy wording
15. Hospitalisation Benefit per week (Hospital Confinement for more than 24-hours but not exceeding 365 days)	R 750 p.w.	R 750 p.w.	R 1 000 p.w.	R 1 250 p.w.	R 1 500 p.w.	R 1 750 p.w.	R 2 000 p.w.	R 2 250 p.w.	R 2 500 p.w.
<b>Fixed sum benefit (16 to 21) does not increase by levels selected:</b>									
16. Temporary total disablement (Income Protection) (up to a maximum of 12-months, but excluding the first 7-consecutive days, payable from day-30)	n/a	R 2 000 p.m.	R 2 000 p.m.	R 2 000 p.m.	R 2 000 p.m.	R 2 000 p.m.	R 2 000 p.m.	R 2 000 p.m.	R 2 000 p.m.
17. Mobility expenses (not exceeding R20 000 - pay and claim)	100%	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs
18. Child education assistancce in the event of main policyholder's accidental death (for a maximum of 3 years limited to a maximum of 3-children)	n/a	R 1 000 p.y.	R 1 000 p.y.	R 1 000 p.y.	R 1 000 p.y.	R 1 000 p.y.	R 1 000 p.y.	R 1 000 p.y.	R 1 000 p.y.
19. Hijack counselling (not exceeding R5 000 - pay and claim)	100%	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs
20. Post traumatic stress disorder counselling - Caused by a violent or attempted violent criminal act (not exceeding R20 000 - pay and claim)	100%	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs	100% of Actual costs
21. Bereavement benefit (accident and natural)									
(a) Main insured person		R 5 000	R 7 500	R 10 000	R 12 500	R 15 000	R 17 500	R 20 000	R 22 500
(b) Spouse		R 5 000	R 7 500	R 10 000	R 12 500	R 15 000	R 17 500	R 20 000	R 22 500
(c) Children: Ages 14 - 18 years (19 - 24 if full-time students)		R 2 500	R 3 750	R 5 000	R 6 250	R 7 500	R 8 750	R 10 000	R 11 250
Ages 6 - 13 years		R 1 250	R 1 875	R 2 500	R 3 125	R 3 750	R 4 375	R 5 000	R 5 625
Ages 6-months - 5-years		R 650	R 930	R 1 250	R 1 560	R 1 875	R 2 180	R 2 500	R 2 800

Should any discrepancies arise between this marketing material and any literature received in connection with this policy, the master policy will govern in all cases. Momentum Insurance is an authorised financial services provider.