



ADMEDGAP PERSONAL ACCIDENT AUTOMATIC EXTENSIONS

Please note the additional Automatic extensions that are also available when accessing the Accidental Bodily Injury section of your AdmedGap Policy, where applicable :

1. Emergency Transportation/Search and Rescue – maximum of R25,000

The Insurers will pay costs and expenses necessarily incurred for:

1. emergency transportation
2. search and rescue, including freeing and bringing an Insured Person to a place of safety

as a result of, or in order to prevent, accidental bodily injury to an Insured Person, provided that

- (a) Insurers will not be liable if an Insured Person is found in circumstances which are unlikely to result in accidental bodily injury
- (b) the maximum amount payable by Insurers will be R25 000 any one Insured Person for each and every claim.

2. Life Support Equipment – maximum of R25,000

The Insurers will pay reasonable costs and expenses, incurred as a result of accidental bodily injury, in respect of hire costs for life support machinery, equipment or apparatus, provided that the Insurers' liability is limited to R25 000 any one Insured Person for each and every claim.

3. Trauma Counselling – up to R750 per visit, with an annual limit of R25,000

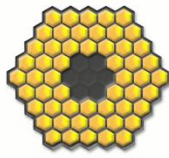
If an Insured Person is subjected to an act of violence or a traumatic accident, Insurers will reimburse such person for counselling fees actually incurred by such person as a result of the act of violence or traumatic accident, provided that

- the maximum amount payable by Insurers will be R750 per visit and R25 000 per annum for each Insured Person
- act of violence shall mean an assault, robbery, rape, kidnapping or armed car hijack
- for the purposes of this extension only, Insured Person shall include immediate family members of such Insured Person
- the act of violence has been reported to the police and a case number obtained.

This extension also covers any Insured Person who witnesses such an act of violence or traumatic event, provided that it arises in the course of the Insured Person's employment with the Insured.

4. Claims Preparation Costs – maximum of R20,000

The insurance by this Policy extends to include costs reasonably incurred by the Insured in producing and certifying any particulars or details required by the Insurers to substantiate a claim, provided that the liability of the Insurers for such costs for any one Insured Person in respect of each and every claim shall not exceed the amount stated in the Schedule.



Guardrisk
FINANCING RISK EFFICIENTLY

5. Mobility – maximum of R25,000

When the Insurers have admitted a claim for Permanent Disability, if as a direct result of that disability the Insured Person is permanently dependent on a wheelchair for mobility, the Insurers will, in addition to any amount payable for Permanent Disability, pay for

- a self-propelled wheelchair
- the fitting of wheelchair loading equipment and alterations to the Insured Person's residence to facilitate the use of such wheelchair
- the modification of the controls to the Insured Person's motor vehicle

provided that the liability of the Insurers for such costs in respect of each and every claim shall not exceed the amount stated in the Schedule for any one Insured Person.

6. Rehabilitation – maximum of R25,000

If an Insured Person is permanently disabled to the extent that he is unable to follow his usual business or occupation but can be retrained to carry out another business or occupation, Insurers will, in addition to any Permanent Disability benefit agreed, pay 80% of the retraining costs, plus any costs incurred in adjusting the Insured Person's workplace, provided that the maximum amount payable by Insurers will not exceed the amount stated in the Schedule for any one Insured Person.

7. RAF Medico Legal Costs – maximum of R10,000

The insurance by this Policy is extended to include costs reasonably incurred by the insured Person, following a motor vehicle accident, to undergo a medical legal examination to substantiate a Road Accident Fund claim, provided that the liability of the Insurers for such costs for any one Insured Person in respect of each and every claim shall not exceed the amount stated in the Schedule.

This extension will only apply in cases where the Insurer expects the percentage of partial disability to exceed 30% and the Insurer must first approve the appointment of a medical legal examination.