



Guardrisk

FINANCING RISK EFFICIENTLY

10 December 2010

Dear Valued AdmedGap Member,

GREAT NEWS ... with effect from 1 January 2011, AdmedGap is being enhanced at **NO** additional cost to you!

We are pleased to confirm that a Personal Accident section (for Accidental Bodily Injury cover) will now be accessible by the **Main Member**, for all serious injuries incurred as a result of an Accident, including:

- Motor Vehicle Accidents (MVA's),
- Recreational Sports Injuries,
- Injuries on Duty,
- Injuries at Home,
- Snake, Dog and/or Spider Bites,
- Hi-Jacking and/or Assault

Any serious injury incurred as a result of the above, which results in Permanent Total Disability of the Main Member, will qualify the Main Member for a R25,000 lump sum benefit (or a portion thereof, depending on the injury).

Examples are as follows :

- Paraplegia as a result of a MVA will result in 100% of the benefit being paid, being R25,000
- Partial loss of a finger (one phalanx) as a result of a snake bite, will result in 5% of the benefit being paid, being R1,250

The following Automatic Extensions will also be included in your Policy, again, at no additional cost to you :

- Emergency Transportation/Search and Rescue – up to R25,000
- Life Support Equipment – up to R25,000
- Trauma Counselling – up to R750 per visit, with an annual limit of R25,000
- Claims Preparation Costs – up to R20,000
- Mobility – up to R25,000
- Rehabilitation – up to R25,000
- RAF Medico Legal Costs – up to R10,000

For additional information on AdmedGap, an explanation of the Personal Accident Automatic Extensions as well as to access the Personal Accident Claims Guide, please visit our website, the details of which are :

- www.guardrisk.com
- Under "Choose Your Interest", please select Admed
 - Under "Admed", please select AdmedGap

Thank you for your much valued support! We look forward to being of service to you during 2011.

Kind regards

Your AdmedGap Team

Guardrisk Insurance Company Limited

Reg. No.: 1992/001639/06. FSP 26/10/75 – Authorised Financial Services Provider

A member of the Alexander Forbes Group

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