



COMPENS8 – Frequently Asked Questions

- **WHAT COVER DO YOU GET?**

This is a 24 hour accidental injury policy, which provides cover for the following, as examples :

- Motor Vehicle Accidents (where you or your stated dependants are injured in a motor vehicle accident, irrespective of the vehicle they are travelling in – eg. children being transported from school to day care, you being injured as a pedestrian, you being knocked off your motor bike by a motorist)
- Any injuries incurred as a result of a hi-jack or assault
- Injuries incurred as a result of falling off a ladder etc.
- Snake or spider bites which result in the loss of a portion of your finger, as an example
- Non-professional sporting injuries (eg. your child being injured in a school rugby match)

You may well have cover for Death and Permanent Disability under your Employers Retirement Fund, but it is important to note that Compens8 covers your body, and will therefore pay out in the event of bodily injury being incurred as a result of an accident (as per the criteria as stipulated in the Policy), despite whether you are able to return to your normal occupation!

IMPORTANT : Compens8 pays out irrespective of whether a RAF claim will be payable, or in the event of suffering an injury on duty!

- **PARENTS / EXTENDED FAMILY / NON-DEPENDANT CHILDREN / DOMESTIC WORKERS**

YES ... you are most welcome to add parents (but note that cover ceases at age 80), domestic workers etc. onto Compens8 – please remember though that they will need to be placed on their own individual policies. Should you be paying the premium on their behalf, then we simply need your banking details to be reflected on their debit order form.

- **COMMON-LAW SPOUSES**

YES ... you are most welcome to include your common-law-spouse on your policy – please remember to specify them as a dependant on your proposal form to ensure cover

- **DEBIT ORDER DATES**

Your debit order date will be the 1st of every month, and will be payable in advance. All Application and Debit Order details need to be captured prior to the 15th of each month, to ensure that your debit order will be successful on the 1st of the month.

I.e. Should you want cover on 1 December, and your completed forms are submitted on 2 November, your first Debit Order deduction will be made on 1 December. BUT, should you however want cover from 1 November, and your completed forms are only captured on 4 November, a double deduction will be made on 1 December, for the November and the December premiums.

Lastly, should you want cover on 1 December, but your completed forms are only captured on 24 November, the same procedure mentioned above will apply. Your January deduction will be a double deduction, for your December and January premiums.

- **PRE-COVER MEDICAL CHECKS**

NO ... you are not required to undergo medical check-ups prior to confirmation that your policy will be accepted. We are happy to confirm that you and your family will be accepted onto Compens8 without having to undergo a medical!

- **LEAVING YOUR CURRENT EMPLOYER?**

YES ... you are still most welcome to continue with your Compens8 policy, as premiums will continue to be deducted via debit order from your bank account, unless advised otherwise

- **CLAIMS?**

A detailed claims guide will be provided upon application, as will a claim form. Once all claims information is received, we'll begin the assessment of your claim. Please remember that the Insurer reserves the right to wait for all required documentation, prior to settling your claim. It is important to note that in some instances, a period of 24 months will be allowed to the Insurer prior to finalising any Disability claims, particularly where the level of disability cannot be ascertained immediately following the accident.

- **HOSPITALISATION CLAIMS**

As this is an Insurance Policy, all hospitalisation benefits will only be applicable from Day 4 in Hospital (this allows your Compens8 policy to in no way infringe on current Medical Scheme Legislation). All that will be required in order to finalise your claim is the completed claim form and a copy of your original Hospital Account (the first page will be sufficient as it provides details of the admission date and discharge date, the patient who was admitted as well as the reason for admission).

REMEMBER : This is a 24 hour accidental injury policy, so illness related admissions will not be covered.

- **BENEFIT PAYOUTS**

In the event of the Death of the main member, all benefits will be paid out to the Estate.

In all other events, the payouts will be made directly to the main member, via bank account deposit. No medical practitioners will be paid directly, in order to ensure that the legislation as set out by the Council for Medical Schemes, is not infringed upon.

- **EXCEPTIONS (Exclusions)**

Please ensure that you familiarise yourself with the following Exceptions, as the Insurers will not be liable to pay any claim under this Policy in respect of any Insured Person :

1. while engaging in flying as pilot or member of the crew. This exception does not apply to Insured Persons engaging in ballooning, hang-gliding, paragliding and parachuting, provided that such activities are solely for social and/or pleasure purposes and not of a competitive nature or for reward
2. caused by the Insured Person's suicide or intentional self-injury
3. caused by, traceable to, prolonged by or otherwise affected by any physical defect, infirmity or condition existing prior to the effective date of this Policy
4. caused by mental disorders including but not limited to; anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism
5. as a result of the influence of alcohol, drugs or narcotics upon the Insured Person unless administered by a member of the medical profession (other than himself) or unless prescribed by and taken in accordance with the instructions of a member of the medical profession (other than himself)
6. caused by the Insured Person's participation in any riot or civil commotion
7. arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power

8. as a result of the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life) or the Insured Person's own criminal act
9. while participating in sport as a professional player
10. directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.
11. in any way caused or contributed to by an Act of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. If the Insurers allege that by reason of this exception any claim is not covered by this Policy, the burden of proving the contrary shall be upon the Insured Person.