

ACCIDENT COVER

Features of the product: Important. Please study carefully.

BENEFITS

- Accidents, gunshot-wounds or penetrating stab-wounds and accident / injury because of certain wild animals are also covered.
- Cover is granted without any medical proof of insurability.
- An amount equal to a percentage of the member's sum assured (as indicated in the table below) is payable.

CLAIM EVENT / INCIDENT	% OF COVER AMOUNT
1. DEATH	100%
2. BURNS: third degree burn wounds, full thickness of the skin that cover at least 20% of the body surface	100%
3. COMA: A condition of unconsciousness where the life insured: + Presents with a Glasgow Coma Scale of 8 or less, and + Is dependent on life-sustaining aids, such as a ventilator and intravenous infusion, for an uninterrupted period of at least 96 hours.	100%
4. TOTAL VISION LOSS: Total, permanent and irrecoverable loss of vision in an eye.	
+ One eye	60%
+ Two eyes	100%
5. TOTAL HEARING LOSS: Total, permanent and irrecoverable loss of hearing in an ear.	
+ One ear	20%
+ Two ears	75%
6. AMPUTATIONS: Complete physical severance of the applicable body part. Surgi-construction after amputation will not affect the benefit.	
+ Thumb	30%
+ One finger, other than thumb	5%
+ Two fingers, other than thumb	10%
+ Three fingers, other than thumb	20%
+ Four fingers, other than thumb	40%
+ Hand	70%
+ Arm	80%
+ Foot	50%
+ Leg below knee	60%
+ Leg above knee	70%
7. PLEGIA:	
+ PARAPLEGIA - Total, permanent and irrecoverable loss of both lower extremities, with or without loss of bowel or bladder function.	100%
+ QUADRIPLEGIA - Total, permanent irrecoverable loss of function of all four limbs.	100%
8. GUNSHOT-WOUND: Penetration of the skull, chest or abdomen, requiring surgical exploration under general anaesthetic.	
9. PENETRATING STAB-WOUND: Penetration by sharp object through the skull, or into the chest abdomen cavities, resulting in surgical exploration of the skull, or cavity concerned, under general anesthetic.	
+ Head	60%
+ Chest with under water drain	25%
+ Chest with thoracotomy	50%
+ Abdomen	40%
+ NECK, with damage to one or more of the following: - subclavian or carotid artery - oesophagus - trachea	40%
+ MULTIPLE RIB FRACTURES: Numerous rib fractures, requiring ventilation in an intensive care unit in order to sustain a stable bloc-gas profile.	80%
+ UNSTABLE PELVIS FRACTURES: More than one fracture of the pelvic framework, resulting in instability, and requiring surgical intervention.	60%
+ LOSS OF BOWEL OR BLADDER FUNCTION, with permanent stoma or indwelling catheter: Total, permanent and irrecoverable loss of function of the bowel or bladder, resulting in a permanent stoma or indwelling catheter.	50%
10. LOSS OF FUNCTION OF A LIMB, EXCLUDING AMPUTATION: Total, permanent and irrecoverable loss of function of a limb. Maximum medical improvement must have been reached with little or no chance of significant further improvement. The loss of function will be estimated after all medical, surgical and rehabilitation measures have been applied.	
+ 50% loss of upper arm	50%
+ 80% loss of upper arm	80%
+ 50% loss of lower leg	40%
+ 75% loss of lower leg	70%



11. FRACTURE DISLOCATION OF THE SPINE: Objective radiological evidence of a fracture dislocation of the spine, with or without neurological deficit.	
+ WITHOUT NEUROLOGICAL DEFICIT	50%
+ WITH INCOMPLETE NEUROLOGICAL DEFICIT	75%
12. POST-TRAUMATIC FAT-EMBOLISM OF THE OF THE LUNG: Fat-embolism of the lungs, confirmed by a ventilation-perfusion (VQ) scan.	30%
13. LIVER OR SPLEEN RUPTURE: Rupture of the liver or spleen, necessitating emergency laparotomy and surgical repair or splenectomy.	40%
14. ANIMALS: If an accident benefit claim is approved, then an additional amount of 25% of the awarded claim amount will be payable if the injury/death was caused by the following animals:	25%
The big five (lion, buffalo, elephant, rhinoceros, leopard)	+Snakes
+Hippopotamus	+Sharks
+Crocodiles	+Dogs (pets)
+Cheetahs	+Baboons
+Wild dogs	+Spiders
+Hyenas	+Bees

CONDITIONS:

- You may join before age 64 and remain a member until the age 65 or the end of your MediCoop membership.
- Cover commences on acceptance of the application by the underwriter. Premiums are payable from the month of acceptance.
- The onus rests on the insured and/or intermediary to ensure that e-mail/internet or mail application(s) sent were received and confirmed by the JPF office.
- After this SELF-APPLICATION is approved and the first premium was paid, the client will receive a benefit statement as proof of scheme membership and a summary of the product.
- No benefits will be paid if the monthly premium is not paid. It is therefore important to ensure that premiums are paid at all times. The abbreviation JPFMC will appear on your bank statement. Please check it every month.
- The policy is cancelled when an accident benefit equal to 100% of the cover amount, as indicated in the table above, is paid or if the client cancels the cover in writing. [If the claim payable is less than 100% of the cover amount, the premium will be reduced to reflect any reduction in the cover amount. In the event of a further claim, the balance of the original benefit payable may be paid, subject to the specified percentages as stated in table.]
- Cancellations must be in writing (with one full month's notice). Send cancellations to info@jpfm.co.za
- The conditions and rates of the scheme may be changed without reservation by the underwriter (Guardrisk Life). Rates are guaranteed for one year.
- The application is furthermore subject to the normal Guardrisk Life underwriting conditions and other conditions as stipulated in the policy. The conditions explained in this document area summary of the conditions in the policy document.
- Accident Cover was developed for select MediCoop CFI clients and is underwritten by Guardrisk Life. The policyholder number is JPF0006 and the policy document is available for perusal by any member at 154 Orion Avenue, Sterrewag, Monumentpark, Pretoria.
- In the event of a discrepancy between the policy summary and the policy itself, the provisions of the policy will prevail.

CLAIMS:

- No accident benefit will be payable if a claim is submitted 6 months after the accident occurred.
- The onus rests on the insured to inform JPF immediately in writing of any change in part time activities as stipulated under the heading: "Exclusions", points numbered 1 - 10. The member will have no cover under the scheme if the member does not comply with the conditions.
- Self inflicted injury and suicide is excluded.
- Guardrisk Life will provide the claim form. Proof of the accident and medical proof of the accident must be provided by the member.
- If an accident benefit claim is approved due to injury / death by animals (mentioned in table point no 14) an additional 25% of the awarded claims amount will be payable.
- Claim settlements occur in two phases: 1. Claims table (previous page) will apply—animal clause initially excluded. 2. If the claim is awarded, the animal clause will be applied and if the claim qualifies for an "animal claim", an additional 25% of the awarded claim will be payable.

PREMIUM:

- The premium and sum insured increases annually by 10% on 1 January, in consultation with Guardrisk Life.
- Annual premium is monthly premium x 12.
- Premiums are payable within 15 days after the due date.
- The debit order will run on the first day of each month. However, should payment not be received by the 15th day of each month, your cover will lapse.
- The premium will be deducted the 1st business day of each month.
- If you are not satisfied with the accident cover you have 31 days from inception date to cancel the application in writing. Premium/s will be refunded less any administration fees.



QUALIFIED CLIENTS: (Not applicable to MediCoop Membership applications)

1. Professional, executive, management, commerce, administrative and clerical, not involved with any manual labour or otherwise classified.
2. Master-artisans and master-artisans solely involved with management and supervision.
3. Shop assistants.
4. Skilled operators in light manual labour and non-hazardous occupations.
5. The following occupational groups do **NOT** qualify for this product:
 - Skilled operators in heavier manual labour in non-hazardous occupations.
 - People with higher than average vehicle risk.
 - Skilled or semi-skilled operator in heavy manual labour or subject to high danger.
 - Mining occupations.
 - Railway occupations
 - A variety of high risk occupations. For example:
 - Farm workers and tree fellers
 - Drivers of heavy vehicles such as truck drivers, drivers of fork lifters and bus drivers
 - Messengers driving motorcycles
 - Persons handling explosives such as ammunition workers and bomb squad workers
 - Fumigator
 - Bodyguard
 - Driller
 - Bouncer at clubs
 - High-tension electrician
 - Trainer/feeder of wild animals
 - Transit guards/guards working in banks
 - Boxer
 - Debt collector not registered with the association
 - Female companion
 - Pilots and aircrew not working for a reputable airline
 - Persons working at heights higher than 15 meter
 - Dangerous circus occupations & stunt men/women
 - Butchers.

EXCLUSIONS - NO BENEFIT WILL BE PAYABLE IN THE EVENT OF:

1. The life insured's participation in riot, insurrection, civil commotion, military or hostile action, or an act of terrorism.
2. A deliberate, unlawful act by the life insured.
3. Self inflicted injury by the life insured or suicide.
4. Drugs or medicine the life insured takes that is not in accordance with medical prescription, or the life insured being under the influence of alcohol or drugs.
5. Nuclear explosion or radio-activity.
6. Cave diving, commercial diving, or the exploration of underwater wrecks for financial gain.
7. Acrobatic flights, micro-light flights, hang-gliding, paragliding, parasailing, sky-diving, parachuting or kite-surfing.
8. The life insured's participation in motorised racing or speed contests.
9. Professional boxing, professional kick-boxing or professional wrestling.
10. For injury due to an accident the following exclusions will also apply:
 - Total vision loss if it is
 - Due to genetic factors, or
 - Part of a disease process;
 - Total hearing loss if it is
 - Due to genetic factors, or
 - Due to the use of chemical substances (drugs), or
 - Part of a disease process;
 - A coma which is artificially induced for purposes of ventilation, such as applied for a flail chest
 - A post operative lung embolism

SCHEMES:

Scheme administrator:



Applications / administration /
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