

Personal Accident for Learners Maritzburg College Bursary Scholars 2023



All bona fide Crèche, Pre-Primary-, Primary- and High School, Technical Colleges and/or Tertiary Institution Learners, Teachers and Staff

Crafting solutions to meet relevant risk exposures

Scope of Cover

Accidental injury occurring:-

- on the school premises and related residential facilities;
- whilst travelling to and from school and any school endorsed activity by a reasonably direct route;
- whilst participating in any activity organised and supervised by the school;
- whilst in after-care centres registered and recognised by local authorities;

Criteria

- It is important to note that this is not a medical scheme, and this cover is not a substitute for or the same as that of a medical scheme or membership of one. This is a personal accident insurance policy providing personal accident cover only as a direct result of an Accident resulting in Bodily Injury
- Period of Insurance is from 1st January to 31st December
- Limitation of death benefit in respect of minors: Benefit payable in respect of death is limited to that allowable by legislation
- Benefit in respect of medical expenses is limited to expenses incurred within 24-months from the date of the incident subject to warranty
- Successive periods of Hospitalization or Medical Treatment due to the same accident will be treated as one event and the Insured Person's claim will be limited to the Benefit Amount stated in the Schedule

Benefit	Indemnity Limits
	Plan 1
Accidental Death < 6 Years	R 20 000
Accidental Death > 6 Years	R 50 000
Permanent Disability Short Scale	Such % of R 150 000
Medical Expenses	R 60 000
Physio / Chiro / Bio	R 2 000
X-RAYS	R 8 000
MRI/CAT Scans	R 15 000
Excess, Franchise or co-payment	Nil
Premium per annum	R8 274,00

Special Extended Features	
Tutor Assist	after-hours Tutor and Homework helpline
Parenting Support	Guidance and tools to assist when their children are experiencing developmental, learning challenges, emotional, social wellbeing, processing school work, changes in relationships, anxiety, bullying, conflict and more.
24-hour HIV-Protection Service	HIV-protection treatment service ensures confidential testing and treatment within the 72-hour window period.
Automatic Extensions	<ul style="list-style-type: none"> o Hijacking, abduction or kidnapping o Disappearance clause o Childcare – R500 per day with a maximum of R15 000 o Crime benefit – up to 10% of the death benefit o Life support – up to R50 000 o Claim preparation cost – up to R25 000 o Rehabilitation cost – 50% of expense up to R100 000 o Mobility cost – up to R50 000 o Search & Rescue cost – up to R100 000 o Trauma counselling – R1,000 per session up to R30 000 o Additional death benefit – R30 000 o Repatriation expense – up to R30 000
Accident Expert	<ul style="list-style-type: none"> o COID Assistance – timeous submission of Compensation for Occupational Injuries and Diseases claims o RAF Assistance – complimentary submission of claims against the Road Accident Fund o Legal Assistance – complimentary legal advice and guidance relating to the use or ownership of a motor vehicle

About us

FAULDS (Pty) Ltd (FSCA FSP No. 18716) is an authorized Financial Service Provider focused on providing an authentic intermediary service to the markets we serve.

This product has been arranged with The Hollard Insurance Company Limited (FSCA FSP No. 17698)

For more information on our facility, contact:

Linda Hughes: +27 (82) 923 7655

Kerry Fletcher: +27 (82) 576 3737

Office: +27 (87) 223 3000

P O Box 576 Umhlali 4390

learners@wisepro.co.za

www.faulds.co.za



Scan Me