

PERSONAL ACCIDENT – Students (all)

INSURER: AIG South Africa Limited

POLICY NUMBER: 04GPA538674

PERSONS INSURED: 33,000 students

COVER PROVIDED

1. Death or bodily injury caused by accident.
2. Cover shall commence from the time of leaving his/her residence or campus until his/her return thereto, travelling in a direct and timeous manner

BENEFITS PAYABLE

Death	R	50 000
Permanent Total Disablement (PTD)	R	500 000
Medical Expenses	R	30 000

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EXTENSIONS – SUB-LIMITS

1	Additional Death Benefit	R	10 000
2	Repatriation	R	50 000
3	Emergency transportation/search and rescue	R	75 000
4	Life support equipment	R	100 000
5	Temporary drivers	R	1 000 Per week – annual limit R10 000
6	Trauma counselling	R	750 Per visit – annual limit R25 000
7	Childcare	R	200 Per day – annual limit R10 000
8	Family/servants medical expenses	R	50 000
9	Claims preparation costs	R	50 000
10	Mobility	R	150 000
11	Rehabilitation	R	75 000
12	Relocation	R	40 000
13	Seat Belt extension		Additional 10% Maximum R50 000
14	Crime		Additional 5% Maximum R25 000
15	War Risks		Included
16	Hospital confinement	R	2 000 Per day – maximum 14 days
17	HIV assist		Assistant Services
18	HIV benefit	R	50 000
19	Funeral courtesy car hire		Assistant Services
20	Accident expert assist		Assistant Services (COID, RAF claims – R7 500 guaranteed hospital admission to COID incidents)
21	Detention – TTD		24 weeks

DEDUCTIBLES APPLICABLE

- 7 Days time excess in respect of TTD and TPD.

TERRITORIAL LIMITS

Worldwide

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EXTENSIONS

1. The definition of bodily injury extends to cover injury caused by starvation, thirst and exposure to the elements.
2. Disappearance, where the circumstances indicate that death resulted from bodily injury is covered.
3. Riot and civil commotion is covered (other than participation therein).
4. Passive war risks cover is included.

IMPORTANT CONSIDERATIONS/REMARKS

7. There is a limit of R20 000 000/R100 000 000 any one person/any one event.
8. The policy excludes persons under 15 years or over 75 years.
9. The policy benefits are payable to Stellenbosch University.
10. The premium is not adjustable at expiry of the insurance period.
11. Workmen's Compensation Act benefits in respect of Temporary Total Disablement and Medical Expenses will be deducted from payments under the policy.
12. Any existing physical defects or ill health, which may make an employee more than usually subject to accident, must be advised to Marsh.

EXCLUSIONS

10. While engaging in flying as a pilot or member of the crew
11. Caused by the Insured Person suicide or intentional self injury
12. Caused solely by an existing physical defect
13. As a result of the influence of alcohol, drugs or narcotics unless administered by a member of the medical profession.
14. Participation in any riot or civil commotion
15. War, rebellion, revolution, insurrection, military or usurped power
16. Deliberate exposure to exceptional danger (except in an attempt to save human life)
17. While participating in sport as a professional player
18. Ionising radiation, nuclear exclusion

NB: There are special considerations for staff involved in works fire fighting teams, mutual industrial aid organisations and the like. These must be discussed with Marsh.