

zest!life

Cover you can trust.

People you can depend on.



Road Accident Family Protector



Underwritten by Guardrisk Life Limited,

Guardrisk is a registered and authorised Financial Services Provider
FSP Number 76

Zestlife is an authorised Financial Services Provider
FSP Number 37485

Road Accident Family Protector 2019

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Road Accident Family Protector

How can this cover benefit you and your family?

With over 500 000 reported road accidents per year in South Africa the risk of injury on our roads is significant.

As a pedestrian, cyclist, passenger or driver we cannot reduce your risks of road usage but the Road Accident Family Protector can protect you against the financial consequences of becoming a road accident victim.

To achieve this the policy combines 2 important cover benefits:

1 Cover that pays out a lump sum for injury caused by a road accident.

This cost effective insurance pays R147 000 to the policyholder in the event of injury to the policyholder or a member of the policyholder's immediate family. The benefit is payable subject to the injury occurring as a result of a motor vehicle accident where the injured was a pedestrian, cyclist, passenger or driver on a public road in South Africa, where the injuries sustained result in hospital admission as an in-patient within 24 hours of the accident and thereafter remaining in hospital for 5 or more consecutive nights.

2 Road Accident Fund (RAF) claims management

Receiving the lump sum injury pay-out from this policy does not preclude the policyholder or the policyholder's family from claiming compensation from the Road Accident Fund too. This cover specifically makes arrangements for this through the RoadCover Service which will manage the policyholder's road accident claim from start to finish. Here the policyholder and the policyholder's family will be advised of the claim amounts and be provided with a dedicated legal practitioner to formulate and lodge the claim with the Road Accident Fund. Claims can be lodged with the Road Accident Fund for medical expenses, loss of earnings or general damages for pain, suffering and disfigurement in the case of bodily injury. In the case of death of the policyholder claims can be lodged for funeral expenses and/or loss of support for a dependant of the policyholder.

Importantly 100% of the RAF pay-out is paid to the policyholder with no deductions or additional fees charged by Zestlife or RoadCover.



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Cover for the whole family

The policyholder and his/her spouse and children younger than 21 years old are all covered.

Benefit level and premium

Lives covered	Cover amount	Monthly premium
Policyholder	R147 000	R133.00
Spouse	R147 000	included
Children under 21 years	R147 000	included

* Premiums valid for 2019. Prices to increase 1 Feb 2020.

Immediate cover with no medical tests

To take out this cover you must be a resident of South Africa that is not older than 70 years of age at the commencement of the policy. There is no expiry age for cover under this policy.

Convenient cover

Cover can be taken out conveniently over the phone or by completing the Road Accident Family Protector application form. Cover will commence from the first day of the month in which the first premium is due to be paid.

General exclusions

The policy does have general exclusions e.g. claims resulting from suicide, intentional self-inflicted injury, participation in acts of war or crime etc. A full list of these exclusions can be found in the policy document.

Contact us

Please contact us for more information and exclusive advice.
Call Zestlife on 021 180 4220 / 0860 009 378 or e-mail info@zestlife.co.za.