

# zest!life

Cover you can trust.

People you can depend on.



## Comprehensive Accident 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

Comprehensive Accident Protector 2019



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## Comprehensive Accident Protector

### Why should you consider cover from Comprehensive Accident Protector?

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

The Comprehensive Accident Protector unfortunately cannot reduce the risks you and your family face but it does provide prompt and substantial protection against the financial consequences of becoming a road accident victim.

#### This is achieved by combining 3 elements of cover:

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

R147 000 will be paid to the policyholder if the policyholder or any member of the policyholder's immediate family are injured in a road accident. This benefit is payable subject to the injury occurring as a result of a motor vehicle accident where the injury takes place on a public road in South Africa and the injury results in hospital admission as an in-patient within 24 hours of the accident and thereafter remains in hospital for 3 or more consecutive nights. This cover includes injury as a passenger of a private vehicle, bus or taxi, a pedestrian, driver or cyclist. Immediate family members are covered irrespective of whether they are accompanied by the policyholder when injured.

**2 Accidental Death Cover**

Accidental Death Cover will be paid in the amount of up to R2 925 000 to the policyholder's spouse and family in the event of the policyholder's death in a road accident or any other accident or act of violence.

**3 Road Accident Fund (RAF) claims management**

Receiving the lump sum injury pay-out or the lump sum accidental death cover pay-out from the Comprehensive Accident Protector 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. Road Accident Fund claims can be lodged 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 the amount for funeral expenses and/or loss of support for a dependant of the policyholder.



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

**Cover for the whole family**

The policyholder and his/her spouse and children younger than 21 years old are all covered for the road accident injury benefit and the RoadCover RAF claims management service. The policyholder is additionally covered for the accidental death benefit.

**Benefit level and premium**

Road accident injury payment for principal insured and immediate family*	Accidental death payment for principal member only	Monthly premium
R147 000	R147 000	R208.00
R147 000	R366 000	R247.00
R147 000	R733 000	R294.00
R147 000	R1 469 000	R339.00
R147 000	R2 925 000	R448.00

\*The maximum benefit payable for injury in a Motor Vehicle Accident is R514 500 in aggregate in any 12 month period for you and your immediate family. 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 between the ages of 18 - 60 years of age at the commencement of the policy. There is no expiry age for cover under this policy.

**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 advise.  
Call Zestlife on 021 180 4220 / 0860 009 378 or e-mail info@zestlife.co.za.