

# zest!life

Cover you can trust.

People you can depend on.



# Road Accident Family Protector

**GUARDRISK**   
TAILORED RISK SOLUTIONS

Underwritten by Guardrisk Life Limited, an authorised financial services provider (FSP No. 76) and a licensed life insurer. Zestlife is an authorised financial services provider (FSP No. 37485).

Road Accident Family Protector 2025.v1

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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 R188 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 (non-underwritten benefit)

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	R197 000	R178.00
Spouse	R197 000	included
Children under 21 years old	R197 000	included

*\* Premiums valid for 2025. Premiums and benefits are reviewed annually and are effective from 1 February each year. The maximum benefit per policy is an aggregate of R689 500 in any 12 month period.*

**Immediate cover with no medical tests**

To take out this cover you must be a resident of South Africa and not older than 70 years of age at the commencement date 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 paid.

**Pre-existing condition exclusion**

You will not be entitled to claim for a pre-existing bodily Injury, meaning a bodily Injury sustained by you or a member of your immediate family for which you have or should reasonably have received relevant medical treatment or advice by a physician, prior to the commencement date of the policy. This includes any physical disease, defect, infirmity or condition which existed prior to the policy commencing.



## Policy Exclusions

### General exclusions

No benefits will be paid for claims arising from:

- Driving any vehicle under the influence of alcohol or a narcotic drug or where the concentration of alcohol in you or your immediate family's blood, exceeds the statutory limit in force, whether such action causes an accident or not.
- Suicide, self-inflicted injury or self-inflicted illness, or voluntary exposure to danger or risk of injury.
- Illegal behaviour or as a result of breaking the law of the Republic of South Africa.
- The taking of any drug or narcotic unless prescribed by and taken in accordance with the instructions of a registered Medical Practitioner (other than the insured person).
- Involvement or participation in any war, invasion or acts of foreign enemy.
- Participation in any hazardous activities including but not limited to racing driving.
- Driving a motor vehicle without a valid drivers license or being a passenger in a motor vehicle when the driver does not hold a valid drivers license.
- Admission into hospital where the cause of admission does not warrant a stay in excess of the MDG guidelines and where such treatment can be administered on an out-patient basis.
- Admission into hospital where there is no objective indications or impairment in normal health.
- Admission into an establishment which is not a hospital.
- Admission into hospital for the investigation of pain, pain management or for pain-related conditions. Treatment in this context shall include bed rest, traction, physiotherapy, spinal blocks, analgesics or intravenous pain medication.
- Admission for a pre-existing bodily injury.

## CONTACT US

For expert advice, please contact Zestlife on (021) 180 4220 / 0860 009 378  
or e-mail [info@zestlife.co.za](mailto:info@zestlife.co.za) or visit [www.zestlife.co.za](http://www.zestlife.co.za).