



LIBERTY



**LIBERTY ROAD ACCIDENT FAMILY
PROTECTION PLAN
2018**

LIBERTY ROAD ACCIDENT FAMILY PROTECTION PLAN

WHY YOU NEED THIS FINANCIAL PROTECTION

- Changes to the law mean that the Road Accident Fund (RAF) is now paying out substantially fewer benefits to those who have accidents on public roads.
- This legislative change means that it is now your responsibility to ensure that you and your family have enough personal accident cover and health insurance.

The change to RAF benefits in August 2008 has exposed all South African road users to financial risk.

Every time you fill up your car with petrol or diesel, you're contributing to the Road Accident Fund through a fuel levy. Although the fund exists to compensate victims of motor vehicle accidents, an amendment to the Road Accident Fund Act in 2008 significantly lowered the cover that is offered to road users involved in a motor vehicle accident as a driver, passenger or pedestrian.

The unique Liberty Road Accident Family Protection Plan pays you a lump sum if you or your family are injured or die in a road accident.

We all know how dangerous our roads are, so why would you risk not having the financial protection in place to pay for unexpected expenses if you are unfortunate enough to be in a motor vehicle accident on our public roads?

You carry the primary financial burden of medical expenses and any longer-term injury-related expenses from a road accident

The amendment to the Act means that:

1. **Medical expenses will only be compensated at State Hospital rates.**

If you are treated in a private hospital, you or your medical scheme will have to pay the difference in cost.

2. **General damages payable for pain, suffering and/or disfigurement will be limited.**

Damages are only payable where the injuries from the accident result in at least a 30% total body impairment of the claimant, long-term impairment or loss of body or mental function.

What you need:	More detail:																								
Peace of mind that you will be able to pay your medical expenses and related costs if you are unfortunate enough to be in one of the many road accidents on South African public roads.	<p>The Policy provides personal motor vehicle death and accident injury cover. A Motor Vehicle Accident means an incident on a public road in South Africa that causes bodily injury by violent accidental and external physical means involving a motor vehicle. The injured person is a driver, passenger or pedestrian.</p> <p>Your benefit will be a lump sum payable according to the table below:</p> <table border="1"> <thead> <tr> <th></th> <th>Personal injury</th> <th>Death cover</th> <th>Monthly premium</th> </tr> </thead> <tbody> <tr> <td>Husband/Wife</td> <td>R140 000</td> <td>R140 000</td> <td>R119.00</td> </tr> <tr> <td>Spouse</td> <td>R140 000</td> <td>R140 000</td> <td>Included</td> </tr> <tr> <td>Children under 6 years</td> <td>R10 000</td> <td>R10 000</td> <td>Included</td> </tr> <tr> <td>Children 6 - 14 years</td> <td>R30 000</td> <td>R30 000</td> <td>Included</td> </tr> <tr> <td>Children 14 - 21 years</td> <td>R140 000</td> <td>R140 000</td> <td>Included</td> </tr> </tbody> </table>		Personal injury	Death cover	Monthly premium	Husband/Wife	R140 000	R140 000	R119.00	Spouse	R140 000	R140 000	Included	Children under 6 years	R10 000	R10 000	Included	Children 6 - 14 years	R30 000	R30 000	Included	Children 14 - 21 years	R140 000	R140 000	Included
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IMPORTANT INFORMATION

Who is eligible for this financial protection?	To take out this cover, you must be a South African resident, younger than 70 years old when the policy starts. There is no expiry age for cover under this policy.
Who is covered?	The policy covers the policyholder and their immediate family. This is defined as: <ul style="list-style-type: none"> the current spouse according to a legal marriage; and his/her natural children, step-children or legally adopted children who are not yet 21 years old.
What is defined as personal injury?	The benefit for personal injury will be paid subject to you meeting the following three conditions: <ol style="list-style-type: none"> You are admitted to hospital as an in-patient due to the injury that you are claiming for. You are admitted no later than 24 hours after the accident that results in the claim. You remain an in-patient in hospital for three consecutive nights.
Important exclusions	No claim for any benefit is payable if the claim arises directly or indirectly from: <ul style="list-style-type: none"> The insured or any member of the family covered under the Policy driving any vehicle under the influence of alcohol and over the statutory limit in force at that time; or under the influence of a narcotic. Suicide, self-inflicted injury or illness. Intentional contravention of any criminal law, whether legislative or common law, by the insured or anyone acting on the insured's behalf. Intentional intake of excessive alcohol, drugs or narcotics, unless administered by a member of the medical profession. Involvement or participation in any war, invasion or act of a foreign enemy. Participation in any hazardous activity, including but not limited to racing driving. The Policyholder or their immediate family driving a motor vehicle without a valid driver's license or being a passenger in a motor vehicle where the driver does not have a valid driver's license.
How to make a claim	You must lodge a claim with us within 180 days of the claim event.

ABOUT LIBERTY HEALTH

At Liberty Health we recognise that your health is your greatest asset, and your wellbeing is crucial to living a fulfilled life.

We bring you solutions to make healthcare affordable and to protect you from unplanned expenses. Because no single provider can meet the needs of today's diverse healthcare markets; we bring the best providers in each field together to create a comprehensive solution for you. We deliver a range of healthcare solutions for a variety of needs. These include medical cover and risk products that complement and supplement any medical cover – because we know that with the increasing cost of healthcare, very few people can afford to take the chance of not being covered when things inevitably go wrong.

Our clients are people just like you: people who want us to make medical cover manageable and to help them make the most of their health.

If you are looking for a healthcare solution for your needs with the least amount of hassle, we invite you to get in touch with us or speak to your financial adviser about us. We work hard to remove the hassle from healthcare for you. You lead a busy life and healthcare can be very complicated. This is the last thing you need, especially when you or your family are unwell.

Our business is built around providing you with the best possible products, administration and service in your hour of greatest need.

We believe partnerships are an essential ingredient for excellence. Situated principally in South Africa and other emerging markets, our business partnerships and services span health insurance, information technology systems, employee wellness programmes, medical risk management and healthcare administration. The insights we have from being involved in multiple aspects of the healthcare industry enables us to provide you with the best solutions.

ABOUT LIBERTY

For people who want to believe in a financial services company, Liberty has the expertise and insights and will work with you to find a way to give you financial freedom. We help you see through the clutter and complexity of healthcare and financial services to what's important for you and your family.

CONTACT US TO FIND OUT MORE

Please call us on 021 180 4220 or
e-mail info@zestlife.co.za.

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Liberty Health (Pty) Ltd is a subsidiary of Liberty Holdings Limited

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