

Summary of School4Sure EDUSHIELD Insurance Benefit

Personal Accident and Commuter (death and disability) Insurance Benefits:

The Personal Accident and Commuter Insurance Benefit Plan provides for a cash benefit to be paid in the following events:

- The Death of the Main Member due to an accident (including commuter related accidents)
- The Temporary and Total Disability of the Main Member due to an accident (including commuter related accidents).

A benefit of R5 000 per month is payable, for a maximum period of 12 months.

Commencement of Insurance:

Insurance in terms of this Policy commences on the first day of the calendar following the receipt of the premium.

Premiums:

- A monthly premium is sponsored by interacting with 10 adverts per day in your Ad4Sure or School4Sure mobile app.
- Premiums are payable monthly in advance.
- No arrear payments will be accepted.

Salient Definitions:

Accident refers to a sudden, unexpected and unintentional event, which is caused by external violent physical and visible means;

Commuter Cover refers to the cover which the Main Member enjoys (accidental death and disability) whilst travelling in a motorised vehicle;

Disability refers to the inability to perform normal day-to-day functions; or the inability to undertake the same the same or similar

occupation in which the Main Members was employed immediately prior to the disability;

Insurer refers to Lion of Africa Life Assurance Company Limited ("Lionlife");

Main Member refers to the life insured under this Scheme;

Vehicle refers to any public or private vehicle, whether by land, sea rail or air.

Waiting period:

There are no waiting periods. A Main Member enjoys cover from the first of the calendar month following the payment of a premium.

Excess Period:

A ten (10) day excess period applies in the event of disability claims.

Cancellation of Benefits:

The cover in respect of a Main Member will lapse on the occurrence of any one of following:

- as soon as the payment of premiums in respect of a Main Member ceases; or
- at the cancellation of this Policy.

Suicide:

No benefits will be paid out in the event of suicide.

Exclusions:

- Notwithstanding any other provision to the contrary in the Policy, no benefit is paid in terms of this Policy if the Main Member's death or disability:
 - (a) is a direct or indirect consequence of active participation in war, invasion, acts of foreign

enemies, hostilities, warlike operations (whether war be declared on not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power,

(b) is a direct or indirect consequence of –
(ii) the use of nuclear, biological or chemical weapons, or any radioactive contamination;

- If any premium is not paid continuously and timeously, the Insurer's liability in terms of the Policy lapses.

Claims Procedure:

The following documents must be provided for consideration of a claim for any benefit:

- Insurance Certificate;
- Benefit claim forms as required by the Insurer;
- Original certified copy of the official death certificate;
- Original certified copy of the Deceased ID document;

No benefit is payable if the Insurer is notified of the claim later than 6 months after the date of incident resulting in a claim. The Insurer reserves the right to request any further documentation or information as it may deem necessary to accurately assess a claim. The provisions of the Policy are compatible with the provisions of the Long Term Insurance Act 52 of 1998.



Underwriter Details:

Name: Lion of Africa Life Assurance Company Limited (LionLife);

FSP: 15283

Address:

1st Floor, Block D,
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Woodstock,
Cape Town,
7925

Tel: 021 461 8233

ADMINISTRATION HELP LINE:

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CLAIMS SUBMISSION:

Fax: 086 514 1115 or claims@phakama.co.za

NEW APPLICATION SUBMISSION:

Fax: 086 514 1115



Broker Details:

Name: BlueBay Consultants (Pty) Ltd

FSP: 48548

Address:

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2188

Tel: 079 931 7128