



Universal Acceptances Essential Plan Product Specification Summary



UNIGRO

FINANCIAL SERVICES

In partnership with:



GUARDRISK 

Universal Acceptances (Pty) Ltd Registration No. 94/01699/07
An Authorised Juristic Representative of Natsure (Pty) Ltd FSP 4578
Underwriting on behalf of GuardRisk FSP 75

Universal Acceptance

Essential Plan

Product specification summary

Product: Universal Personal Accident Plan

Cover:

- » Accidental Death
- » Permanent Total Disability
- » Temporary Disability
- » Daily Hospital confinement for Accident & Illness

Benefits:

- » Acceptance is guaranteed
- » Cover applies 24 hours a day worldwide

Eligibility:

- » 18 to 74 years of age
- » Permanent Residents in the Republic of South Africa
- » Children between the ages of 6 months and 18 years
- » Children under 25 years, unmarried, not pregnant, full time students and dependent upon main policyholder for maintenance and support

Age Limit: 75 years of age –
Termination age 80 years

Plans:

- » Individual
- » Whole Family

Premiums

ESSENTIAL PROTECTOR PLAN						
UNITS	18-49		50-69		70-75	
	Individual	Family	Individual	Family	Individual	Family
1	R30.50	R66.50	R31.50	R75.00	R37.00	R97.00
2	R49.00	R119.00	R53.50	R136.20	R62.00	R178.50
3	R68.50	R171.00	R74.00	R196.00	R88.50	R259.50
4	R87.00	R211.50	R95.00	R246.00	R113.50	R330.00
5	R107.00	R274.50	R115.50	R317.00	R139.50	R422.50
6	R125.50	R327.00	R137.50	R378.00	R164.50	R504.50
7	R145.00	R379.00	R158.00	R438.00	R190.50	R586.00
8	R164.50	R430.50	R187.50	R499.00	R215.50	R668.00
9	R183.00	R482.50	R199.50	R559.00	R241.00	R749.50
10	R202.50	R535.00	R221.00	R619.00	R266.00	R831.50

Note: The above premiums include 15% VAT, 20% commission and a R6.50 administration fee.

Benefit levels

ESSENTIAL PROTECTOR PLAN				
UNITS	Death	PTD	Monthly TTD	Daily Hospital Confinement
1	R15,000	R30,000	R2,000	R150
2	R30,000	R60,000	R4,000	R300
3	R45,000	R90,000	R6,000	R450
4	R60,000	R120,000	R8,000	R600
5	R75,000	R150,000	R10,000	R750
6	R90,000	R180,000	R12,000	R900
7	R105,000	R210,000	R14,000	R1,050
8	R120,000	R240,000	R16,000	R1,200
9	R135,000	R270,000	R18,000	R1,350
10	R150,000	R300,000	R20,000	R1,500



Additional Benefits (automatic extensions)

Child Education Benefit

R1,000 per year for 3 years
(max 3 children).

Urgent Death Expense

Accidental Only.

Mobility

Actual cost not exceeding R18,000.

Motor Hijack

R5,000 per incident (1 a year).

Trauma Counselling

Actual cost not exceeding R18,000.

Road Ambulance

Actual costs incurred (road transport).





What is not covered?

1. War;
2. Active service;
3. Suicide, or deliberate self-inflicted injury;
4. Wilful exposure to danger;
5. Air travel, unless travelling as a passenger;
6. Hazardous Activities or professional sports;
7. Underground activities or the use of explosives;
8. Illegal acts or conduct;
9. Driving under the influence of alcohol;
10. Use of drugs or narcotics;
11. Pre-existing medical conditions;
12. Diabetes and/or Epilepsy;
13. Dental or optical treatment except as a result of Bodily Injury;
14. Routine physical or any other examinations;
15. Bacterial or viral infection, except bacterial infection that is the direct result of an accidental cut or wound directly;
16. Abortion, miscarriage, pregnancy, complications arising from childbirth;
17. Stress-related conditions;
18. Back-related conditions unless there is medical or visible evidence;
19. Failure to follow the advice of a Physician;
20. Investigative treatment, treatment of a cosmetic nature; treatment for obesity; or to facilitate pregnancy or to cure impotence or to improve potency;
21. HIV.

LEAVE YOUR **INSURANCE** IN OUR HANDS

Contact Us

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