

Alexander Forbes Insurance: Free Accidental Death

This Policy is a contract made between You (the policyholder) and Us (Alexander Forbes Insurance Company Limited). We agree to provide insurance on the basis set out in this Policy. Any Amendment, Declaration or Endorsement to the Policy or the Schedule will form part of this Policy.

Alexander Forbes Insurance Company Limited

A subsidiary of AFRIS PTY LTD

Registration No. 1976 / 001547 / 06

Master Plan Number: GPA 02072009

Alexander Forbes House, 90 Rivonia Road,

4th Floor East, Sandown

P O Box 786015, Sandton, 2146

Compliance Department: Telephone No: 0860 100 003
E-mail: compliance2@forbes.co.za
Claims Department: 0860 100 000
Complaint Hotline: 0860 100 003
Email: customercare@forbes.co.za

BASIS OF PERIOD OF COVER: This Insurance will begin on the 1st of December 2009 at 00h00 South African time and end on the 31st of December 2009 at 00h00 South African time.

AGE LIMITS: This cover only applies if you are aged between 18 and 75 when you accept this cover

MORE THAN ONE POLICY: If you are covered by more than one policy issued by us, our liability in respect of any one defined event is limited to highest of the relevant compensation shown for such defined event in those policies.

GENERAL CONDITIONS

- a. Any word or expression which is given a specific meaning in this Policy will have that meaning wherever it appears.
- b. This Policy will be governed by the laws of South Africa and the courts therein shall have sole jurisdiction to the exclusion of the courts of any other country.
- c. This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure by or on behalf of the Insured Person regarding any fact material to this insurance.
- d. The insured will give Alexander Forbes Insurance Company notice within 90 days of any material change.
- e. The onus will always be upon the Main Policyholder to ascertain, correctly admit and pay any tax liability in consideration of any Benefit being paid.
- f. AFIC reserve the right to amend the Benefits by forwarding notice 30 days prior to the amendment taking effect to the policyholders' last known address.
- g. Words in this Policy in the masculine gender include the feminine gender.
- h. Should any discrepancies arise between this Policy and any literature received in connection with this Policy; this Policy will govern in all cases.

COVER:

Accidental Death: We will pay R10 000 if you die within 24 months following an accident caused by violent, accidental, external and visible means.

DEFINITIONS

For the purpose of interpretation of this Policy:

Accident means an unexpected and specific event which occurs at an identifiable time (moment or point in time) and place and which results in Accidental Bodily Injury.

Beneficiary/ies means the person/s nominated in the application form.

Date of loss means the date of the Accident.

Medical Practitioner means a person currently legally licensed and registered to practice medicine other than an Insured Person under this Policy or a member of any Insured Person's immediate family.

Medical Treatment means a Medical Practitioner's medical advice, treatment, consultations and prescribed or repeat maintenance medication.

We/Our/Us means Alexander Forbes Insurance Company Limited.

EXCLUSIONS

No Benefit will be payable if an Insured Event is as result of, by, for or from:

1. war, invasion, act of foreign enemy, hostilities (whether War is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, labour disturbances, riot, strike or lock-out; or
2. the intentional use of military force to intercept, prevent or mitigate any Terrorist Act; or
3. injury arising from any Terrorist Act or bomb threat or threat thereof; or
4. the use, release or escape of nuclear materials that directly or indirectly results in ionising, radiation or contamination by radioactivity from any nuclear fuel or from nuclear weapons materials. For the purpose of this exclusion only combustion will include any self-sustaining process of nuclear fission; or
5. the dispersal or application of pathogenic or poisonous biological or chemical materials; or
6. being in service or on duty with, or undergoing training with, military or police force, militia or paramilitary organisation, or cash in transit and armed response units; or
7. injury arising from any criminal or illegal act committed by the insured Person; or
8. for the Insured Person whilst acting as part of the aircraft crew, except as a passenger travelling by air on a legally licensed commercial aircraft; or
9. intentional self-inflicted injury, suicide, attempted suicide, insanity or any acute and/or chronic psychiatric, psychological or emotional condition; or
10. injury caused by, traceable to, prolonged by or otherwise affected by any physical defect, infirmity or condition existing prior to the Effective Date of this Policy; or
11. congenital abnormalities from which the Insured Person suffered at any time before the Effective Date of this Policy and any conditions arising or resulting there from; or
12. childbirth, abortion, miscarriage, pregnancy or any condition arising there from except as a result of Injury; or
13. diabetes or epilepsy; or
14. mental disorders including but not limited to; anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism; or
15. for being under the influence of alcohol, drugs or narcotics unless such drugs or narcotics were administered by a Medical Practitioner (other than the Insured Person) or unless

prescribed by and taken in accordance with the directions of a Medical Practitioner (other than the Insured Person); or

16. driving a motor vehicle while having more than the legal limit of alcohol in his/her blood. The onus will rest upon the Insured Person or the beneficiaries to prove that alcohol or drugs were not the cause of the Accident; or
17. treatment of alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind; or
18. (a) Injury or Illness caused by or arising from the conditions commonly known as AIDS or HIV or any related Illness or condition including derivatives or variations thereof, howsoever acquired or caused;
(b) or venereal or other sexually transmitted diseases; or
19. any loss caused or contributed to, directly or indirectly, wholly or partly by medical or surgical treatment; or
20. the Insured Person participating in any sport as a Professional Player; or
21. the Insured Person engaging in mountaineering necessitating the use of ropes or guides, scuba diving (unless licensed and/or accompanied by a qualified instructor); or
22. engaging in underground occupational activities or occupational activities requiring the use of explosives.

