

Cinagi

2024
Accident
Cover

Cost Effective Solutions
for Corporates

Underwritten by

 **infiniti**
insurance



Accident Cover

As an employer, you know that the wellbeing of your employees is as important to them as it is to your business. For those employees who are not able to access private medical aid cover, they are left exposed to the overstretched public services that are not always able to deliver the care necessary to support their wellbeing, especially in an emergency.

For many South Africans serious road accidents, violence and societal unrest are a daily occurrence and quality emergency treatment is not readily available to them.

This is why Cinagi developed Accident Cover for employer groups. With our affordable group solution, you and your employees can rest assured that in the event of an accident or public unrest, your employees can access quality private healthcare services for emergency stabilisation and treatment.

Features of Cinagi Accident Cover

Accident Scene Stabilisation

Lifemed 911 will provide resuscitation and stabilisation treatment at the scene of an accident to ensure that accident victims can be evacuated as safely as possible to the nearest private hospital.

Road Accident Fund (RAF) & Compensation Fund Claims Management. If any claim is related to a RAF claim or an injury-on-duty, we will manage the employees claim on their behalf

Emergency Medical Transport

Lifemed 911 delivers a nationwide ambulance evacuation service to ensure that accident victims are transported to the nearest appropriate private hospital.

Emergency Casualty Cover

We cover emergency treatment in a casualty ward of a private hospital for injuries resulting from accidents. This benefit is limited to R19,000 per event for both the Base and Plus options.

Accidental Death Cover

Accidental death cover is automatically included
Base Option = R8,000
Plus Option = R16,000

Emergency Hospital Cover

We cover emergency treatment in the general, high care or ICU ward of a private hospital for injuries resulting from accidents.

This benefit is limited to:
Base Option - R400,000 per event
Plus Option - R1 million per event

Extender Benefit

Daily accident payout R800 pd when hospitalised for 3 days or more (max = 14 days)

All services above must be accessed by contacting Lifemed 911 on

0861 086 911

Terms & Conditions of Accident Cover

Exclusions & Limitations

- Any claim where the hospital admission or casualty ward treatment was not pre-approved by Lifemed 911
- Any claim for a health related event or condition that was not caused by an accident, eg a heart attack
- Ambulance and stabilisation services not provided by Lifemed 911
- Any claim for treatment or services provided by a hospital or institution other than the one pre-approved by Lifemed 911
- Claims within your waiting period
- Any claim for treatment of a non-emergency nature
- Any claim submitted more than 4 months after date of treatment
- Any event that occurs outside of the borders of South Africa
- If the hospital and related accounts reach the benefit cover limit, the patient/employee will be transferred to a public facility
- If treatment costs more than the selected cover amount, the patient/employee will need to pay the balance of the account

Accidental Definition

An accident includes vehicle accidents, assault, burns, near drowning, poisoning, snake bite, sexual assault or an injury at work.

All services of the Cinagi Accident Cover must be accessed by contacting
**Lifemed 911 on
0861 086 911**

Monthly Premiums (incl VAT)

Base (R400,000)	R98
Plus (R1 million)	R116

Participation must be compulsory - minimum group size is 50 employees

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Cinagi is an authorised financial services provider (FSP 50104). Underwritten by Infiniti Insurance Limited a licensed non-life insurer and an authorised financial services provider (FSP No.35914).

