



Cinagi

2025

# Accident Cover

COST EFFECTIVE SOLUTIONS  
FOR CORPORATES

UNDERWRITTEN BY

 **Bryte**

 **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.



## Emergency Medical Transport

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

## 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 - R440,000 per event  
Plus Option - R1.1 million per event

## Extender Benefit

Daily accident payout R850 pd when hospitalised for 3 days or more (max = 14 days)

## 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 R20,000 per event for both the Base and Plus options.

## 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

All services above must be accessed by contacting Lifemed 911 on

**0861 086 911**

# Funeral Cover

## EXPLAINED

Automatically included in this policy are the funeral cover benefits shown below. These benefits are provided to assist families with the cost of arranging a burial or memorial service.

The same insured lives that are covered under the Accident Cover component of this policy will also be insured under the funeral cover – please see your policy schedule for details.

INSURED	BENEFIT
Principal Member	R10,000
Spouse	R10,000
Children 14 – 21 years	R10,000
Children 6 – 13 years	R5,000
Children 0 – 5 (incl still born)	R2,500

Children are covered to age 21 (twenty-one) unless studying and financially dependent, then we extend the cover to age 26 (twenty-six).

### THE FOLLOWING ADDITIONAL BENEFITS ARE AUTOMATICALLY INCLUDED:

**GROCERY COVER** - an additional 10% of the applicable funeral cover benefit is paid via EFT to assist the family with immediate living costs.

**REPATRIATION SERVICE** - This is a service that allows for the transport of the deceased member's body back to a funeral home closest to the place of burial in South Africa.

The transport is provided via road or air, from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia, or Mozambique south of the -22 degree latitude line. If the insured was deceased in South Africa, their remains must be more than 150km from the place of burial in order to qualify for the repatriation service.

This service is limited to a maximum of R20,000 per claim event.

**ADDITIONAL SERVICES** - the funeral cover provides the following services to the family:

- If the death occurred in South Africa, the repatriation service also allows for the transportation arrangements for a single relative to accompany the mortal remains to the funeral home and overnight accommodation for the relative.
- Assistance and advice on claims procedures is provided.
- Legal support to assist with the interpretation of the Will and the management of the necessary documentation.

- Advice on matters such as obtaining a death certificate and cross-border documentation.
- Referral to a pathologist if any autopsy is required.
- Referral to a reputable funeral parlor, tombstone supplier and providers of other funeral services such as catering and transport.

### How is a child defined?

A child is defined as an unmarried person who is financially dependent on the employee and is described as:

- A child born of the main member.
- A dependent stepchild of the member.
- A foster child of the member.
- A child, legally adopted by the member.
- A stillborn child, being a child that has had at least 26 weeks of intra-uterine existence but showed no sign of life after complete birth. Stillborn shall exclude the intentional termination of the life of the child.
- A grandchild, being a child of the member's children, where both the child's parents are deceased, or the child is dependent on the member.

### How is a spouse defined?

A spouse is defined as the person with whom the member is joined in marriage and includes:

- A marriage or union in accordance with the Marriage Act, 1961, the Recognition of Customary Marriages Act, 1998, or the Civil Union Act, 2006, or the tenets of a religion; or
- A person living with the member in the manner of a spouse, living in a relationship of mutual dependence with the member, and running and sharing a common household with the member.
- Common-law and same sex-partners are included in the definition of spouse.
- The member must nominate their spouse in writing within three months of the inception of the policy or entering the policy as a new member after the commencement date. A member can change the spouse Benefit at any time thereafter on marriage, divorce or death, but must do so in writing within three months of the marriage, divorce or death.
- If a member has more than one spouse, then the spouse that qualifies first for a benefit is the spouse the member married first, or the spouse that the member nominated.

**All funeral cover benefits cease once an insured reaches age 65. Waiting periods may apply to this cover - please see your policy schedule for details.**

All funeral cover benefits outlined above are underwritten by Bryte Life Co Ltd. For full details on all terms and conditions please [click here](#).

# 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

### Monthly Premiums (incl VAT)

Base (R440,000) R119

Plus (R1.1 million) R138

Participation must be compulsory - minimum group size is 50 employees

## 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**



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Cinagi is an authorised financial services provider (FSP 50104). Accident Cover is underwritten by Infiniti Insurance Limited, a licensed non-life insurer and an authorised financial services provider (FSP 35914). Funeral cover is underwritten by Bryte Life Company Limited, a licensed life insurer and authorised financial services provider (FSP 17705).

