



LIFETIME PERSONAL ACCIDENT PLAN

PLANNING IS THINKING ABOUT THE UNTHINKABLE



UP TO R1 MILLION COVER




Have you considered the financial implications of how your death may affect your loved ones, or how an accident may change your ability to earn an income?

From accidental death to loss of limbs or permanent disablement, Lifetime Personal Accident Plan (LPA) from AIG means that you are covered.

Choose your plan. Choose your benefits. Choose peace of mind.




LPA from AIG can be used to cover you in the event of accidental loss of limbs or disablement, and your spouse and up to five children in the event of your death.

CHOOSE THE PLAN THAT SUITS YOU BEST

-  Policyholder only
-  Policyholder and spouse
-  Policyholder, spouse and up to five children*

* Permanent disablement excluded for children, pensioners and housewives. Benefit ceases at 65 years of age.

CHOOSE FROM THREE BENEFIT LEVEL BRACKETS

 Cover	 Single Cover Premium	 Family Cover Premium*
R100 000 to 1 Million	Dependent on cover	Dependent on cover
R100 000	R81.70 per month	R132.35 per month
R1 Million	R790.04 per month	R1,296.46 per month

*Beneficiaries: You, your spouse and up to five children



You can insure yourself up to a maximum of R2.5 million by choosing more than one Lifetime Personal Accident Plan policy.

TRANSPORT AND TRAVEL

Extra 50%

The benefit will increase by 50% if accidental death/ injury occurs as a paying passenger on public transport.

Final expense benefit





Access to an advance of up to R10 000 from your cover within 3 working days from receipt of documentation and the claim and approval of the final expenses benefit.

Overseas cover

Stay covered for a period of three months at a time when you notify us that you are travelling outside South Africa's borders.

TO QUALIFY

You must be:

-  Be a permanent South Africa resident (you and your spouse)
-  Aged between 18 and 60
-  Employed (if you are the one paying the premium)
-  Your children are between 6 months and 18 years old (or up to 25 as a dependent, and not married nor pregnant)

COVER STARTS

When the first premium is paid

COVER ENDS

- When AIG pays the maximum benefit per insured person, for any one insured event.
- Permanent disability cover ends at the age of 65
- Cover for child/children ends when:
 - Insured child reaches the age of 18 (unless married / pregnant before the age of 18 and no longer dependent on the policyholder for maintenance support);
 - If insured child is a registered student at an accredited institution, not pregnant / married and is dependent on the policyholder for maintenance support, cover will continue to the maximum age of 25

CANCELLATION POLICY

Cancel at any time with one month's notice. Take advantage of our 31-day cooling-off period whereby we will gladly refund any payments made if you aren't completely satisfied with your policy and no claim has been lodged.

PAYMENT PROCESSES



Easy month-to-month cover



Hassle-free debit order



No questions asked.
No medical check-ups required.

ROAD ACCIDENT COVER

If you are involved in a car accident, claiming from the Road Accident Fund (RAF) can be a lengthy, involved process.

Road Cover, proud AIG service provider, will take responsibility of your claim, assist with your queries and guarantee:

- Telephonic guidance in preparing your RAF claim
- Assistance with all relevant administration required to prepare your claim
- All legal assessments and reports
- All medico-legal assessments and reports
- Case management of your claim

SUBMITTING A CLAIM

3 Ways to submit your claim from the comfort of your home



Online

www.aig.co.za



Phone

0860 113 522



Email

ZA.ACCH.FNOL.EMEA@AIG.COM

Remember: You have one year from the event of your accident to submit a claim, and it's so easy to do.

*T&Cs Apply AIG LIFE SOUTH AFRICA LIMITED - AN AUTHORISED FINANCIAL SERVICES PROVIDER (FSP15804). REG. NO. 2001/016602/06 | 1st Floor, Sandown Mews, 88 Stella Street, Sandown, 2196 | PO Box 31983, Braamfontein, 2017 | T: +27 86 148 8864 | F: +27 11 551 8653

There when it matters

Visit aiglifepersonalaccident.co.za for more information and to leave your details so that we can call you back, or reach us on 0860 222 682 for more information.

EXCLUSIONS

Medical conditions excluded

- Bodily injury or physical trauma caused by / traceable to a prolonged physical defect, infirmity or medical condition that existed prior to the effective date of the policy

Individuals excluded

- Any members of terrorists organizations
- Suppliers of Nuclear, Chemical or Biological weapons
- Drug traffickers
- Members on active duty or those training for a government and/or private organisation as a soldier, police / traffic / security officer or reservist
- Professional sportsperson in training or competition
- Individuals working underground
- Individuals working with explosives
- Individuals working as crew members on an airline

Activities excluded

- Wilful neglect
- Failure to obtain professional medical advice or treatment for an insured event
- Self-inflicted injury, suicide or attempted suicide
- Injury pertaining to any criminal or illegal act that you commit
- Driving under the influence of alcohol and/or narcotic drugs as well as driving under the legal limit
- Being under the influence of drugs (excluding drugs taken as prescribed by a medical doctor)