



Stated Benefits

Defined events

If any principal, partner, director or employee of the insured (hereinafter in this section referred to as such person) specified in the schedule should sustain any bodily injury caused by accidental, violent, external and visible means arising from and in the course of his/her employment in the business the company will pay to the insured, on behalf of such person or his/her estate, the compensation stated in the schedule in the event of accidental bodily injury to any such person directly and independently of all other causes resulting within 24 (twenty four) calendar months in death or disability as specified in the schedule under the heading circumstances.

Compensation

A	Death	The amount equal to the number of times the average weekly earnings stated in the schedule
B	Permanent disability shall mean:	Percentage of compensation
(a)	loss by physical separation at or above the wrist or ankle of one or more limbs	100
(b)	permanent and total loss of whole eye	100
	sight of eye	100
	sight of eye except perception of light	75
(c)	permanent and total loss of hearing both ears	100
	one ear	25
(d)	permanent and total loss of speech	100
(e)	injuries resulting in permanent total incapacity from following usual occupation or any other occupation for which such person is fitted by knowledge or training	100
(f)	loss of four fingers	70
(g)	loss of thumb (one or both phalanges)	25
(h)	loss of index finger (one, two or three phalanges)	10
(i)	loss of any other finger (one, two or three phalanges)	10
(j)	loss of metacarpals (first, second, third, fourth or fifth (additional))	5
(k)	loss of toes all on one foot	30
	great, one or both phalanges	5
	other than great, if more than one toe lost, each	5



A	Death	The amount equal to the number of times the average weekly earnings stated in the schedule
B	Permanent disability shall mean:	Percentage of compensation
(I)	permanent disfigurement resulting from accidental burns to the combined surface area of the (i) face and neck 100% surface area disfigurement less than 100% surface area disfigurement	60 the proportion of 60% which the actual surface area disfigurement bears to 100% surface area disfigurement
	(ii) remaining parts of the body other than face and neck 100% surface area disfigurement Less than 100% surface area disfigurement	30 the proportion of 30% which the actual surface area disfigurement bears to 100% surface area disfigurement

Memoranda

- (i) Where the injury is not specified, the company will pay such sum as, in their opinion, is consistent with the above provisions.
- (ii) Permanent total loss of use of part of the body shall be treated as loss of such part.
- (iii) 100% (one hundred percent) shall be the maximum percentage of compensation payable for permanent disability resulting from an accident or series of accidents arising from one cause in respect of any one such person.

C. Temporary total disability shall mean total and absolute incapacity from following usual business or occupation.

D. Emergency expenses Shortfall shall mean all costs and expenses necessarily incurred including costs and expenses incurred in emergency transportation or freeing the insured person if trapped or bringing him to a place of safety as a result of bodily injury and incurred within 24 months of the defined event excluding any amounts as may

- (i) fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;
- (ii) be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.

Annual earnings shall mean the annual rate of wage, salary and cost of living allowance being paid or allowed by the insured to such person at the time of accidental bodily injury, plus overtime, house rents, food allowances, commissions and other considerations of a constant character paid or allowed by the insured to such person during the 12 (twelve) months immediately preceding the date of accidental bodily injury.



Average weekly earnings shall mean one fifty second part of annual earnings

Provided that:

1. the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one insured person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability, emergency costs and expenses and any extensions which are applicable
2. the compensation specified for temporary total disability shall be payable for not more than the number of weeks stated in the schedule and such payment shall cease as soon as the injury causing the incapacity has healed as far as is reasonably possible, notwithstanding that permanent disability may remain
3. unless otherwise provided herein, this section shall not apply to any such person under 15 (fifteen) or over 75 (seventy five) years of age
4. any compensation payable by the company for any period of temporary total disability or for emergency expenses shortfall shall be reduced by an amount equal to the compensation received or receivable by or on behalf of the insured person under any occupational injury compensation enactment for temporary disability for the same or a lesser period or in respect of emergency expenses shortfall. This shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation
5. after suffering accidental bodily injury for which compensation may be payable under this section, such person shall, when reasonably required by the company so to do, submit to medical examination and undergo any treatment specified. The company shall not be liable to make any payment unless this proviso is complied with to its satisfaction
6. General conditions 5 and 10 do not apply to this section
7. in respect of this section only, General exception 1 is deleted and replaced by the following:

“This section does not cover death or injury directly or indirectly caused by, related to or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power”;
8. no compensation shall be payable:
 - (i) for temporary total disablement where the period of disablement is less than 7 (seven) consecutive days
 - (ii) for emergency expenses shortfall where such expenses are less than N\$100 (one hundred Namibia Dollar)
9. compensation for temporary total disablement and emergency expenses shortfall shall cease immediately:
 - (i) when compensation becomes payable for death
 - (ii) when compensation becomes payable for permanent disability provided the bodily injury which resulted in the disablement has been cured or healed as far as reasonably possible.



10. any payment for emergency expenses shortfall for any one insured person in respect of each and every claim shall be in excess of and not be reduced by the amount of the excess as stated in the schedule

Extensions

1. Exposure

Bodily injury shall be deemed to include injury caused by starvation, thirst and/or exposure to the elements, directly or indirectly resulting from mishap.

2. Disappearance

In the event of the disappearance of any such person in circumstances which satisfy the company that he/she has sustained injury to which this section applies, and that such injury has resulted in the death of such person, the company will, for the purposes of the insurance afforded by this section, presume his/her death provided that if, after the company shall have made payment hereunder in respect of such person's presumed death, he/she is found to be alive, such payment shall forthwith be refunded by the insured to the company.

3. Life support machinery

Notwithstanding anything contained in the defined events, the 24-month period stated therein shall not include any period or periods where the death of the insured person is delayed solely by the use, for periods of not less than three consecutive days, of life support machinery, equipment or apparatus.

The company will, in addition to any compensation payable, pay for the reasonable costs and expenses incurred as a result of a defined event in respect of hire costs for life support machinery, equipment or apparatus

provided that

- (a) the liability of the company for such costs and expenses resulting from an accident or series of accidents arising from one cause shall not exceed R20 000 for any one insured person;
- (b) the company shall not pay for any amounts as may
 - (i) fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This proviso shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;
 - (iii) be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.
- (c) this extension shall not increase the maximum compensation payable by the company in terms of proviso 1 (Accumulation limit).

4. Repatriation

The company will pay, in addition to the compensation payable for death, reasonable and necessary expenses for the patriation of such person's body to his/her normal place of residence up to an amount not exceeding N\$10 000 (ten thousand Namibia Dollar)

5. Passive war cover (If stated in the schedule to be included)



In consideration of the payment of an additional premium and notwithstanding anything stated herein to the contrary this section is extended to provide cover to an such person caused by violent, accidental, external and visible means arising from war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, terrorist activities including explosive devices planted by terrorists. It being understood that terrorist activity shall mean the deliberate systematical murder, maiming and menacing of the innocent to inspire fear in order to gain political ends, but excluding cover consequent upon such person directly and actively participating or engaging in such activities whether whilst serving in the armed forces except peace time military training or otherwise save, where applicable, to the extent only of adopting or taking such action or steps as were reasonably necessary for the protection of himself/herself, his/her family or his/her employer's property.

6. 24 hour cover (If stated in the schedule to be included)

In consideration of the payment of an additional premium the words "Arising from and in the course of his/her employment in the business" stated in the Defined events of this section are cancelled.

7. Mobility

In the event of the company admitting a claim in terms of Compensation B - Permanent disability, and as a direct result of that disability such person is permanently dependent on a wheelchair for mobility, the company will, in addition to any amount payable for Permanent disability, compensate for:

- (i) a self propelled wheelchair and/or
- (ii) the modification of the controls to such person's motor vehicle and/or
- (iii) if necessary the fitting of wheelchair loading equipment to such person's private vehicle and/or
- (iv) alterations to such person's private residence to facilitate the use of such wheelchair up to an amount but not exceeding N\$15 000 (fifteen thousand Namibia Dollar)any one occurrence

Provided that:

- (a) the liability of the company for such costs resulting from an accident or series of accidents arising from one cause shall not exceed the amount of R15 000 for any one such person,
- (b) the company shall not pay for any amounts as may
 - (i) fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;
 - (ii) be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.
- (c) this extension shall not increase the maximum liability of the company in terms of the accumulation clause.

8. Motor vehicle accident limitation (If stated in the schedule to be included)



This section applies only in respect of accidental bodily injury to such person directly resulting from a motor vehicle accident.

9. Motor vehicle accident limitation (Business hours limitation) (If stated in the schedule to be included)

This section applies only in respect of accidental bodily injury to such person directly resulting from a motor vehicle accident arising from and in the course of his employment with the insured.

10. Business hours limitation commuting limitation (If stated in the schedule to be included)

This section applies only in respect of accidental bodily injury to such person arising from and in the course of his employment with the insured including travelling to and from work in a direct and timeous manner resulting from a motor vehicle accident.

Specific conditions

Declaration of earnings

The first premium and all renewal premiums under this section that may be accepted are to be regulated by the amount of earnings as defined in this section paid or allowed to the employees by the insured during each period of insurance and such payment must be duly recorded in a proper wage book against the name of each employee. The insured shall at all times allow the company to inspect such books and shall supply the company with a correct account of all such payments during any terms of insurance within one month from the expiry of such term of insurance and if the total amount so paid or allowed shall differ from the amount on which premium has been paid the difference in premium shall be paid by a further proportionate payment to the company or by a refund by the company as the case may be.

Specific exceptions

The company shall not be liable to pay compensation for death, disability or emergency expenses shortfall in respect of such person:

- (a) while he/she is travelling by air other than as a passenger and not as a member of the crew or for the purpose of any trade or technical operation therein or thereon
- (b) by his/her suicide, attempted suicide or intentional self injury
- (c) caused solely by an existing physical defect or other infirmity of such person
- (d) as a result of the influence of alcohol, drugs or narcotics upon such person unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession (other than himself/herself) or as a result of such person's driving a motor vehicle whilst his/her blood alcohol percentage exceeds the statutory limit at the time of the occurrence
- (e) as a result of his/her participation in any riot or civil commotion
- (f) as a result of insanity, any form of neurosis, acquired immuno deficiency syndrome (AIDS), venereal disease, any physical defect or weakness, malignant disease of the mammary glands, pregnancy, childbirth, abortion or miscarriage, or any complication or sequelae thereof;
- (g) while he/she is, or as a result of his/her engaging in:



- (i) motorcycling (whether as a driver or passenger) other than for the business of the insured
- (ii) racing of any kind involving the use of any power driven:
 - (aa) vehicle
 - (ab) vessel
 - (ac) craft
- (iii) mountaineering necessitating the use of ropes or a guide, winter sports involving snow or ice, polo on horseback, steeplechasing, professional football, hang-gliding, parachuting, skydiving, bungee jumping, wrestling, boxing, scuba diving, waterskiing or martial arts
- (h) by his/her involvement or participation in any defence force and/or armed forces training, service, exercises or operations except peace time military training
- (i) as the result of an accident attributable to such person's serious and wilful misconduct
- (j) whilst such person is using or as a result of such person's use of woodworking machinery other than as a domestic hobby
- (k) whilst such person is engaged in, or as a result of such person engaging in mining, shaft sinking, underground mining operations, or the manufacture or use of explosives.