



**4STAR AND DIAMOND BASKET MEMBER GROUP PERSONAL ACCIDENT INSURANCE  
CLAIMS PROCEDURE GUIDELINE**

Our Personal Accident Policy provides a Benefit to an Insured Person, who suffers Accidental Bodily Injury. Accidental Bodily Injury could be the result of any of the following, which are examples of Accidents as defined in our Policy:

- Motor Vehicle Accidents (MVA's), irrespective of whether you are the Driver, Passenger or Pedestrian
- Injuries on Duty (Accidents whilst performing your business duties),
- Animal attacks which can include Snake, Dog and/or Spider Bites,
- Sporting Injuries as a result of recreational participation (remember, participating as a Professional will not be covered)
- Home-based Injuries, which can include drowning etc.
- Injuries sustained as a result of an Assault and/or Hi-Jacking, or any other criminal activity

**HOW TO SUBMIT A CLAIM?**

1. All Claims must be notified as soon as possible, but within 180 days from the date of the injury to:  
Jason Bingham  
Telephone: 033 342 8503  
E-mail: [admin@carecard.co.za](mailto:admin@carecard.co.za)  
Postal: P.O. Box 11939, Dorpspruit, 3206  
Failure to do so may result in the Claim being declined for Late Notification.
2. You will receive your Claim Form and Claim Reference number from:  
Janet Potgieter  
E-mail: [janet@care4all.co.za](mailto:janet@care4all.co.za)  
Complete the Claim Form and together with the required supporting documentation, please submit to Janet as follows:
  - Where supporting documents are not immediately available, please ensure that your fully completed Claim Form is submitted to Janet in order for the Claim to be registered within the notification period.
  - Following this, supporting documents can be forwarded as they are received.
  - Janet will assist you to make sure that all required documentation (Completed Claim Form, Detailed Invoices / Accounts with Proof of Payment) are in order.
  - Please take note that it is the Member's responsibility to get the required documentation.
  - No Claim can be finalised without all required documentation.
3. Once everything is in order, your claim will be submitted to the Broker:  
PSG Insure Potchefstroom  
Corne Ackerman  
Telephone : (018) 293 1110  
Cell : 079 495 8880  
E-Mail : [Corne.Ackerman@psg.co.za](mailto:Corne.Ackerman@psg.co.za)
4. You will be updated on a regular basis on the progress of your claim.



**CLAIM DOCUMENTS NEEDED**

Once the Claim Form has been submitted to SHA (the Insurers), they will advise exactly what documentation is required in order to fully assess the Claim. The documentation required for each Claim varies on the circumstances of the Claim.

A useful guide to the Claim requirements is noted below. Where full documentation is received it allows the Administrator to finalize your Claim quicker:

<p><b>DEATH CLAIMS</b></p> <p>Whilst we have provided specific details of the varying supporting documents required, SHA (the Insurer) may request additional information from time to time, prior to finalizing the assessment of a Claim</p>	<p><b>Motor Vehicle Accident</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Death Certificate</li> <li>▪ Post Mortem Report</li> <li>▪ Traffic Collision Report</li> <li>▪ Blood Alcohol Results (if driving the vehicle)</li> <li>▪ Newspaper / Witness reports (if any)</li> </ul>	<p><b>Murder, Hijack, Assault or Other</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Death Certificate</li> <li>▪ Post Mortem Report</li> <li>▪ Police Report of the incident</li> <li>▪ Newspaper / Witness reports (if any)</li> </ul>
	<p><b>Pedestrians killed whilst crossing a road</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Death Certificate</li> <li>▪ Post Mortem Report</li> <li>▪ Traffic Collision Report</li> <li>▪ Newspaper / Witness reports (if any)</li> </ul>	<p><b>Occupation Related</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Employer's Accident Report</li> <li>▪ Death Certificate</li> <li>▪ Post Mortem Report</li> </ul>
<p><b>PERMANENT DISABILITY CLAIMS</b></p> <p>Whilst we have provided specific details of the varying supporting documents required, SHA (the Insurer) may request additional information, specifically in respect of on-going Medical Reports and supporting Medical Evidence, prior to finalizing the assessment of a Claim</p>	<p><b>Motor Vehicle Accident</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> <li>▪ Traffic Collision Report</li> <li>▪ Blood Alcohol Results (if driving the vehicle)</li> <li>▪ Newspaper / Witness reports (if any)</li> </ul>	<p><b>Injuries resulting from an Assault, Hijacking or Other</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> <li>▪ Police Report of the incident</li> <li>▪ Newspaper / Witness reports (if any)</li> </ul>
	<p><b>Pedestrians injured whilst crossing a road</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> <li>▪ Traffic Collision Report / Police Report of the incident</li> <li>▪ Newspaper / Witness reports (if any)</li> </ul>	<p><b>Sports Injuries or Injuries at home</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> <li>▪ Newspaper / Witness reports (if any)</li> </ul>
	<p><b>Occupation Related</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Employer's Accident Report</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> </ul>	



<p><b>HOSPITALISATION CLAIMS &amp; MEDICAL EXPENSES CLAIMS</b></p> <p>Whilst we have provided specific details of the varying supporting documents required, SHA (the Insurer) may request additional information, prior to finalizing the assessment of a Claim</p>	<p><b>Motor Vehicle Accident</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> <li>▪ Traffic Collision Report</li> <li>▪ Blood Alcohol Results (if driving the vehicle)</li> <li>▪ Newspaper / Witness reports (if any)</li> <li>▪ Copy of the actual Hospital Account and Medical Practitioner Accounts</li> </ul>	<p><b>Injuries resulting from an Assault, Hijacking or Other</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> <li>▪ Police Report of the incident</li> <li>▪ Newspaper / Witness reports (if any)</li> <li>▪ Copy of the actual Hospital Account Statement and Medical Practitioner Accounts</li> </ul>
	<p><b>Pedestrians injured whilst crossing a road</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> <li>▪ Traffic Collision Report / Police Report of the incident</li> <li>▪ Newspaper / Witness reports (if any)</li> <li>▪ Copy of the actual Hospital Account and Medical Practitioner Accounts</li> </ul>	<p><b>Sports Injuries or Injuries at home</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> <li>▪ Newspaper / Witness reports (if any)</li> <li>▪ Copy of the actual Hospital Account and Medical Practitioner Accounts</li> </ul>
	<p><b>Occupation Related</b></p> <ul style="list-style-type: none"> <li>▪ Fully completed Claim Form</li> <li>▪ Confirmation of earnings</li> <li>▪ Employer's Accident Report</li> <li>▪ Fully completed Medical Report, attached to Claim Form</li> <li>▪ Copy of the actual Hospital Account and Medical Practitioner Accounts</li> </ul>	

**SUICIDE CLAIMS**

You will note that Suicide is excluded on the Policy. However, even if you have reason to believe that the Employee committed suicide, you must still follow the procedure for notification of a Death Claim.

Following a suspected Suicide attempt, the Police do a full Investigation to determine the events that lead to the Death and there are times where suspected Suicides are found to be constructed murder cases. These types of investigations can however take a long time and we would recommend that you advise the Insurer of the “possible” Claim within the 180 day Notification Period, in order to prevent the Claim being declined for late notification, in the event of the Death being found to be constructed murder, as an example, within 2 years from the date of Incident.



## **EXCLUSIONS**

There is a list of Exclusions that you must be aware of, as Claims submitted as a result of any of these circumstances will not be covered under this Policy, which are as follows:

The Insurers shall not be liable to pay any claim under this Policy in respect of any Insured Person

1. while engaging in flying as pilot or member of the aircrew. This exception does not apply to Insured Persons engaging in ballooning, hang-gliding, paragliding and parachuting, provided that such activities are solely for social and/or pleasure purposes and not of a competitive nature or for reward
2. caused by the Insured Person's suicide or intentional self-injury
3. caused solely by an existing physical defect or other infirmity of the Insured Person
4. as a result of the influence of drugs or narcotics upon the Insured Person unless administered by a member of the medical profession (other than himself) or unless prescribed by and taken in accordance with the instructions of a member of the medical profession (other than himself)
5. for Bodily Injury to the Insured Person arising whilst the Insured Person is driving or operating any motorised or mechanically operated vehicle under the influence of alcohol. For the purposes of this exception the term "under the influence of alcohol" means having a Blood Alcohol level Concentration greater than the statutory limit at the time of the Accident
6. caused by the Insured Person's participation in any riot or civil commotion
7. as a result of the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life) or the Insured Person's own criminal act
8. while participating in sport as a professional player.
9. directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.
10. for venereal disease or Acquired Immune Deficiency Syndrome (AIDS) or Aids related complex (ARC) howsoever this syndrome has been acquired or may be named.
11. for any mental and/or nervous disorders, or any like condition arising from or attributable to stress or stress-related situations, other than those caused by Accident as defined in this Policy
12. Insurers will not indemnify and Insurers will not be liable to pay any claim or provide any benefit hereunder where the indemnity, claim payment or provision of such benefit is contrary to the edicts, recorded principles, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America irrespective of enactment in the jurisdiction where indemnity or benefit is provided or payment made.

## **GUIDELINES ON OBTAINING THE REQUIRED INFORMATION**

It is important to note that the quicker you start asking for the additional information and all relevant supporting documentation, the smoother the Claims process will be and potentially, and depending on the type of Claim, the quicker the Benefit assessment can be finalised.

Most Claims, specifically in the event of Death and the specific documents required for submission, are delayed because nobody knows where to obtain the information. This can be avoided by being proactive, as follows:



<p><b><u>Police Case Number</u></b></p>	<p>All Unnatural Deaths are reported to the Police and they are all investigated by the Police. The family must advise which Police Station the case was reported to, the case number and the name of the Investigating Officer immediately after they report the case to the Police.</p> <p>A Police Case Number, and additional information noted above, will also be required in the event of Assault, Hi-Jacking and any case related to criminal activity.</p>
<p><b><u>Death Certificate</u></b></p>	<p>The family has to report the death to the police and to the relevant Home Affairs offices. Request that they provide you with a certified copy of the Death Certificate.</p>
<p><b><u>Post Mortem Report</u></b></p>	<p>If someone dies from Unnatural Causes, a Post Mortem is always done, as they need to determine the cause of the Death. This Report is usually only available 4-6 weeks after the date of the Death and the family should advise the Police that they require a copy of the report as soon as it becomes available.</p>
<p><b><u>Traffic Collision Report</u></b></p>	<p>All Motor Vehicle Accidents must be reported to the Police within 24 hours of the occurrence of an Accident. This report is usually completed on the day of the Accident and should be available to the Employee or his family within 5 days of the Accident. The family should again advise the Police that they require this report for an insurance Claim and follow up with the Police until they get the report.</p>
<p><b><u>Police Report</u></b></p>	<p>In the event of a Bodily Injury or Death resulting from an Assault, Murder or H-Jacking situation, the Police will issue a report detailing the information that they have regarding the incident. This report generally takes a bit longer to obtain, as there are usually a number of witnesses that the Police need to talk to before they can be sure of the exact circumstances surrounding the incident.</p>
<p><b><u>Newspaper Clippings/Reports</u></b></p>	<p>In most cases there will not be any newspaper reports of the incident. However, there are times where there are reports in the local newspapers about the incident. Ask the family of they have seen any reports and if they have a copy of the report.</p>
<p><b><u>General</u></b></p>	<p>Remember that the Employee and / or family have the easiest access to the information that is required and if they are proactive, the Claim will be assessed far quicker.</p> <p>Where Police Investigations are still underway, and where possible suspects are still in the process of being identified, it is important to remember that Police may temporarily withhold documents prior to their investigation being concluded.</p> <p>Once the Employee or his family have advised you of the Claim, you are requested to give him a copy of the Medical Report attached to the claim form and request that his Doctor completes the form, which will be required as supporting documentation attached to the Claim.</p> <p>It is important to note that Claims can take up to 24 months to finalise, as the Insurer always has to make provision for sufficient healing time and also time for possible deterioration of the Employee's condition. As much as possible though, and dependant on the nature of the Claim, Insurers undertake to finalise Claims within as short a time period as possible, following receipt of all required supporting documentation.</p>



### **HIV/AIDS ACCIDENTAL EXPOSURE**

If an Insured Person is accidentally exposed to HIV/AIDS (as an example, in the event of a rape), the following assistance will be provided and managed on a confidential basis:

- 24-hour emergency assistance helpline, which will arrange for the necessary help the Insured Person may require where Trauma and/or HIV infection may be the result of an Assault
- Instant access to medical professionals
- diagnostic and access to hospital care to manage the consequences

### **Specific Conditions**

- Cover is provided within the borders of South Africa only
- All incidents must be reported to **0861 HIV CARE (448 2273)**

### **ACCIDENT EXPERT**

The Insured will have access to assistance with all Claims management and handling in respect of the following, by contacting **0860 103 431** Monday to Friday between 8:30 to 16:30 or send an email to [support@accidentexpert.co.za](mailto:support@accidentexpert.co.za):

- **Road Accident Fund Act (RAF) Assistance**
- **Legal Assistance needed following a road accident**

### **ER24**

In case of a medical emergency call ER24 on **084 124**  
State that you are a CareCard Member