

2023  
MAHALA



Underwritten by

**GUARDRISK**   
TAILORED RISK SOLUTIONS

Administered by

  
**SIYAVIKA**  
risk solutions  
An Authorised Financial Services Provider  
FSR-44369

# MAHALA ACCIDENTAL PLAN

FREE COVER FOR UMVUZO HEALTH MAIN MEMBER ONLY (Benefits only apply in the event of an accident. Terms and Conditions Apply)

## BENEFIT SUMMARY

### ACCIDENTAL DEATH COVER \* R15 000

If you die as a result of an Accident, e.g. car or mine accident.

### PERMANENT TOTAL DISABLEMENT \* R15 000

Case management by RX Health

Total and absolute disablement to prevent insured person from engaging his/her usual occupation or any occupation which the Insured is qualified for.

### TRAVEL ALLOWANCE \* R2 500

In the event of an accident of the Insured person an additional amount of R2 500 will be payable to the Nominated Beneficiary.

### FINAL EXPENSES \*\* R5 000

In the event of an Accidental Death and provided that the notification of death is received by the Administrator within 30 days, an additional amount of R5 000 will be paid to the Nominated Beneficiary.

### REPATRIATION COVERAGE \*\* Up to R15 000

Provided that there is a valid death claim in terms of this Policy, the Administrator will pay the nominated Service Provider the reasonable and necessary expenses incurred for the transportation of the deceased body up to the amount of R15 000.

Transportation of the deceased body is allowed within the SADC Borders, according to scheme rules.

### ACCIDENTAL HIV BENEFIT \*\*

Case management by RX Health

> Full cost of preventative treatment (PEP)

Accidental exposure is where the insured came into contact with blood or body fluids through an unplanned or unintended incident such as a condom burst, rape and or assault.

### TRAUMA COUNSELLING COVERAGE \*\* R2 500

3 Consultations per incident per year (Case management by RX Health)  
An Act of violence will mean assault, robbery, car-hi-jack or rape. In the event of the Insured Person being subject to an act of violence or traumatic accident, the Trauma Counselling Benefit will become payable to assist with costs for counselling. The act of violence must be reported to the police and a case number has to be obtained.

### MOBILITY COVERAGE \*\* R15 000

Case management by Rx Health

If a claim for Permanent Total Disablement has been admitted and as a direct result of such disability the Insured is permanently dependent on a wheelchair for mobility, an additional amount of R15 000 can be paid according to Umvuzo Health case management.

## IMPORTANT INFORMATION

- An ACCIDENT means a specific event occurring at an identifiable time and place that is an unplanned, unexpected result of unforeseen and unintentional circumstances from an external source which results in Bodily Injury.
- Please complete a Mahala application form when you sign-up as an Umvuzo Health member.
- Claims procedure - Contact Siyavika by telephone, e-mail or fax as per information provided below.
- The Claims Department will need the following to start processing a claim:
  - \* The deceased/injured member's Umvuzo number.
  - \* Date and cause of death or accident.
  - \* All relevant documentation, signed and certified by a Commissioner of Oaths, e.g. bank manager or police officer as per requirements on the claim form.
- Complaint procedure - You are requested to submit any complaint in writing to [complaint@siyavika.co.za](mailto:complaint@siyavika.co.za), or by making use of the address, fax or telephone number at the bottom of the brochure.

**Note:** Disclosure of inaccurate information at application stage may influence your claim payout.

**Exclusions:** Suicide is Excluded for the first 12 months.

### DECLARATION IN RESPECT OF THE PROTECTION OF PERSONAL INFORMATION ACT

Processing of Personal Information in terms of the Protection of Personal Information Act 4 of 2013

Your privacy is of utmost importance to Us. We will take the necessary measures to ensure that any and all information, provided by you or which is collected from you is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to give honest, accurate and up-to-date Personal Information and to maintain and update such information when necessary.

You accept that your Personal Information collected by Us may be used for the following reasons:

- to establish and verify your identity in terms of the Applicable Laws;
- to enable Us to fulfil our obligations in terms of this Policy;
- to enable Us to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws; and
- reporting to the relevant Regulatory Authority/Body, in terms of the Applicable Laws.

Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify Us from any claims resulting from disclosures made with your consent.

You understand that if the Administrator/Insurer has utilized your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with Guardrisk or with the Information Regulator once established.

\* Guardrisk Life Products \*\* Non-Guardrisk Life Products

## IMPORTANT CONTACT INFORMATION SIYAVIKA RISK SOLUTIONS

Alenti Office Park, Building G, 457 Witherite Road, The Willows, Pretoria, 0040

For general information: **0861 774 688**

For applications: **F: +27 (0) 86 759 9700, E: [applications@siyavika.co.za](mailto:applications@siyavika.co.za)**

### UNDERWRITTEN BY GUARDRISK LIFE

An authorised financial services provider (FSP 76) and licensed life insurer.

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