Assistere Employee Personal Accident By Thomas Mooke

Daberistic Financial Services www.daberistic.com



What is Assistere

Is a personal accident employee benefit solution, to protect employees against the costs associated with unexpected injuries and serious illnesses.

24 Hours worldwide cover for accidental bodily injury.



What is Covered

- Motor Vehicle Accidents
- Murder and Assaults
- Recreational Sports Injuries
- Injuries on Duty
- Injuries at Home
- Snake, Dog, Spider Bites



Benefits Available

- Death
- Permanent Disability
- Temporary Total Disability Income Replacement
- Serious Illness
- Hospitalization
- Medical Expenses



Additional Automatic Extensions

- HIV Assist with Compensation (R100 000)
- Accidental Death Car Hire (14 Seater)
- Accident Expert (RAF and COID)
- Single Engine Aircraft (Death/Injuries)



Optional Extensions

- Final Rest Benefit (Funeral Benefit)
- TTD Income Replacement
- Replacement for Injury and Illness



Limits and Excesses

Income Replacement

Up to R3000 payable for a maximum of 52 weeks

Serious Illness - 30 days excess, payable on first diagnosis

Accidental Injury – 7 days excess

Hospitalization – 48 hrs excess, 14 days max



Standard Policy Limits

- Any one life R20 million
- Any one event R100 million
- Age Limits: Maximum age 80 years
- Serious Illness: Maximum age 60 years



List of Serious Illnesses

- Heart Attack
- Stroke
- Cancer
- Coronary Artery Surgery
- Blindness
- Motor Neuron Disease
- Alzheimer

- Kidney Failure
- Major Organ Transplant
- Paraplegia
- Multiple Sclerosis
- Heart Valve Surgery
- Coma
- Parkinson's Disease



Thank You

