

# VAPS HCV Driver Accident Cover

FOR YOUR BENEFIT, WE INSURE THAT YOUR STAFF IS COVERED

## What is covered?

Bodily injury caused by accidental, violent, external and visible means to any driver of the insured, specified in the schedule. The company will pay the insured, on behalf of such person or his 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 calendar months in death or disability as specified in the schedule under the heading circumstances. Each policy will be linked to a company vehicle and a maximum of 2 employed occupants will be covered if the vehicle is involved in an accident.



## Policy Features

- Emergency Assistance after an accident
- Covers drivers in hospital after an accident
- Pays out in the event of accidental death or disability

## Policy Benefits

Circumstances	Compensation	Excess
Death (Accident)	R 100 000 per Insured Person	R 5000 per Insured Person
Permanent Disability (Accident)	R 100 000 per Insured Person	R 5000 per Insured Person
Medical Expenses	R 50 000 per Insured Person	Nil
No. of persons per vehicle covered	2 (Two)	N/A
24 hrs. Medical Evacuation	Arranged through VAPS Call Centre	N/A
<b>Premium (incl VAT)</b>	<b>R 45 per vehicle per month</b>	

**Category: 24 Hour Cover**

Transporter Drivers & Employees (Two Employed drivers per truck)



**VAPSHCV**  
INSURANCE UNDERWRITERS

**Accident Assist**  
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