

ICEA LION Personal Accident Insurance



 **ICEA LION**
GENERAL INSURANCE

We're Better Together

What Is Personal Accident Insurance?

Personal Accident Insurance provides you with monetary compensation in the unfortunate event you suffer accidental injuries, disability or death. It can also cover your medical expenses that arise as a direct result of this specific incident. As such, this insurance acts as a supplement to your life and medical insurance. The premium you pay is dependent on the sort of cover you wish to take out. Further, the amount you are compensated can be calculated based on your earnings or based on a specified pre-agreed amount. This cover applies to you even if the accident happens anywhere in the world.

Group Personal Accident in turn provides compensation to a group of people, such as a family, employees, "chamas", learning institutions, SMEs or any other group of people with common interest.

What Are The Key Features of ICEA LION's Personal Accident Insurance?

Accidental Death: We will pay your nominated beneficiaries the pre-agreed amount or the agreed multiple of your salary for your loss of life as a result of the accident or incident.

Permanent Disability: We will pay your or nominated beneficiary a certain percentage of the pre-agreed amount or the agreed multiple of your salary for permanent disability as a result of the accident or incident.

Weekly Payment (Temporary Total Disability): This benefit pays you weekly payments if you suffer an accident that limits your capacity to perform your job duties. This payment is for a temporary period until you fully recover. The maximum period of compensation is limited to 104 weeks.

Medical Expenses: As a direct result of this incident, we will reimburse you for the medical costs – including optical and dental – that you will incur. This is available up to a certain limit.



Emergency Evacuation: We will cover any expenses related to evacuating you to seek medical assistance as a result of the incident.

Assistive Devices: We will cover the costs related to acquiring crutches, hearing aids and prosthetics and other devices, required for your rehabilitation.

Repatriation Costs: In the unfortunate event of your demise, we will cover the cost of returning your remains to your place of residence.

Funeral Expenses: We will pay your nominated beneficiaries the pre-agreed amount for your unfortunate loss of life as a result of the accident or incident to assist in settling your funeral costs.

What Else Should I Know About ICEA LION's Personal Accident Insurance?

Personal Accident Insurance is separate from your medical insurance: The medical cover linked to this insurance, is specific to the accident for which you made the claim. It does not meet the costs associated with any other illnesses or ailments you may be suffering from at the time. It is important to note that this cover can supplement your existing medical insurance so long as the costs are related to this specific incident. If you do not have medical insurance, then the personal accident covers kicks in in its place.

High risk activities: We will unfortunately not be able to honour your claim, if the accident occurred as a result of any of the activities listed as high risk and specifically excluded in your policy document. Such activities include woodworking machinery; racing on horseback or on wheels, winter sports; mountaineering necessitating the use of ropes or guides, skydiving or any other sports or pastimes involving exceptional risk of accident. However, you can be able to buy special coverage for these activities.

Air travel employees: If you work in Air Travel and are unfortunately involved in an aviation accident while on duty, your personal accident cover will not apply. Ordinarily, you are covered by your aviation employer for such occurrences.

Pre-existing physical or mental conditions: We will unfortunately not be able to honour any claims related to pre-existing physical and mental conditions.

Your childbirth or pregnancy: In the unfortunate event that complications arise with regards to your pregnancy or childbirth, as a result of the accident, we will unfortunately not be able to honour the claim.

Wilful exposure to needless peril/suicide: Should you wilfully expose yourself to needless risk or peril (except in the attempt to save human life), or attempt to or actually commit suicide, we will unfortunately not honour the claim.

Insanity: In the unfortunate event you sustain bodily injury as a direct result of being insane, we will not be able to honour the claim.

War, terrorism & related risks: We will unfortunately be unable to honour claims related to acts of terrorism, political unrest, invasion and acts of foreign enemies, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or coup-d'états. Nonetheless, this cover can be purchased at an additional premium.

ICEA LION Group Personal Accident (GPA)

We also offer ICEA LION's Group Personal Accident Insurance, commonly referred to as GPA. The benefits of this insurance are similar to the Standard Personal Accident Insurance outlined above, only that the GPA covers are designed to accommodate Groups of people such as employees, students, associations and so on.

The GPA is offered to a group of people in one single policy, it is mostly taken and required by employers as a benefit policy to cover all employee. Here, Death and permanent disability benefits are payable to employee or his/her dependents. Medical expenses benefits are also payable for the temporary disability.

Our Group Personal Accident is usually quoted based on your group's specific needs so we would need to engage in order to effectively guide you on the ideal insurance mix for your Group.

At ICEA LION, our mission is to protect and create your wealth. Should you have any inquiries about our ICEA LION Personal Accident Insurance or would like to set it up, you can call us on +255 22 2774999 / 5039 / 5059 or email us at insurance@icealion-tz.com.



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