

Short-Term Insurance: Accident and Health Policies		
Category	Name of Product	Description of Product
1	Lump sum or income replacement policy	Benefits are payable on the confirmation of the disability of the life insured or covers loss of income and contingency expenses risks associated with the life insured experiencing a specified health event.
2	Motor insurance: Third Party Liability	Covers policyholders and insured persons for the costs associated with damages incurred during a theft or accident of a vehicle, including the costs of a relevant health service following the injury to occupants of the vehicle or a third party vehicle as a result of an accident.
3	Property: Third Party Liability	Covers policyholders and insured persons for all damages or theft from property, including any costs of a relevant health service following the injury of third parties while on that property and/or compensation for bodily injury of the policyholder or insured person as a result of violent and external means.
4	HIV and AIDS	Covers expenses for HIV-related testing and HIV and Aids treatment on an employee group basis.
5	International Travel insurance	Cover costs associated with a relevant health service incurred while travelling outside of the Republic of South Africa, as a result of a health, disability or death event that occurs while not in the Republic.
6	Domestic Travel insurance	Some policies do provide limited cover for travel within South Africa.
7	Emergency Evacuation or Transport	Covers guaranteed access to and utilisation of specialised medical transportation and /or guaranteed hospital admission to ensure that the policyholder or insured persons are admitted to an emergency treatment facility and stabilised.

Long-Term Insurance: Health Insurance Policies		
Category	Name of Product	Description of Product
1	Lump sum or income replacement policy	Benefits are payable on the confirmation of the disability of the life insured or covers loss of income and contingency expenses risks associated with the life insured experiencing a specified health event.
2	Frail Care	Covers custodial care for policyholders that are in retirement or disabled.
3	HIV and AIDS	The products included here provide cover for HIV-related testing and treatment.
4	Emergency Evacuation or Transport	Covers guaranteed access to and utilisation of specialised medical transportation and /or guaranteed hospital admission to ensure that the policyholder or insured persons are admitted to an emergency treatment facility and stabilised.