

### Additional Cover (Optional)

#### Premiums for Critical Illness

#### Cover per unit of R25 000

- 18 - 30 years: R15,00 per month per family
- 31 - 40 years: R25,00 per month per family
- 41 - 50 years: R55,00 per month per family
- Children under 18 receive 25% of the benefit

#### List of Critical Illnesses Covered:

Cancer (excluding skin cancer)  
Coronary Artery Disease requiring Surgery  
Stroke

Chronic Kidney Failure  
Coma

Heart Valve Replacement  
Chronic Liver Disease

Surgery to the Aorta  
Total Blindness

Multiple Sclerosis  
Alzheimer Disease

Motor Neuron Disease  
First Heart Attack

Other serious Coronary Artery Disease  
Pulmonary Arterial Hypertension

Major Organ Transplant  
Muscular Dystrophy

Fulminate Viral Hepatitis  
End-Stage Lung Disease

Aplastic Anaemia  
Loss of Hearing

Loss of Speech  
Major Burns

Paralysis  
Parkinson's Disease

### A 180 DAY WAITING PERIOD APPLIES FOR CRITICAL ILLNESS COVER. CLAIMS ARE PAID ON FIRST DIAGNOSIS.

#### Premium Waiver

Premiums are waived for up to 6 months during claims stage.  
Cost of this benefit is 5% of your monthly premium (including admin fee)

#### FOR FURTHER INFORMATION PLEASE CONTACT

T&E FinOps

P.O.Box 12329

Queenswood 0121

Tel: 0861 440 666

Fax: 0866 109 170



T&E FinOps is a 'One-Stop' financial service dealing with corporate groups and individuals nationwide. They are geared to ensure efficient service throughout the entire business cycle for financial products and services. T&E FinOps (Pty) Ltd is one of few companies in SA appointed official administrators for Chartis. For more information, contact T & E FinOps on Tel: 0861 440 666, Fax: 0866 109 170 or email [esme.theron@tefinops.co.za](mailto:esme.theron@tefinops.co.za)

In case of an emergency or assistance queries,  
always contact the call centre at:

0861 99 99 61



### TRAUMA INSURANCE TO MEET THE FARMERS NEEDS!



Insurance, Financial Services and the Freedom to Dare  
Reg. No. 2001/016602/06

Chartis Telephone Number:  
(011) 551 8000

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com).

Chartis is an authorised Financial Services Provider  
FSP no.:15804

Please enquire about the Agri Securitas Loyalty Programme!

- Comparative Medical Scheme Quotations
- Excellent Finance tariffs and options - big tax savings
- Excellent Asset Insurance at group tariffs :
- Personal & Commercial Lines
- Optional Road Assistance Benefit

This brochure is for Promotional Purposes only.  
Full details are contained in the Policy Document.



## AGRI SECURITAS INSURANCE PLAN

When the breadwinner of a family dies as a result of an attack or accident, the rest of the family will face serious financial difficulties. An insurance scheme, known as the Agri Securitas Insurance Plan, has been specially developed to look after your needs.

Chartis is the underwriter of this product and has offices in the major centres in South Africa.

### Some of the exceptional benefits under this scheme:

- Cover will terminate on the insured's 80th birthday.
- When it comes to farmers, Chartis has agreed to include bodily injuries arising from an accident including passive war and any criminally related events.
- Disability cover continues up to the age of 80 years; if the insured is still working.
- Injuries due to dangerous sports are not excluded.
- Psychological treatment or counseling is covered under the HIV - Rape Care Benefit (see below).
- The Hospital Cash Plan pays out regardless of what your medical scheme will pay out.
- Children under the age of 16 years enjoy disability cover under this scheme.
- Injuries need not be visible to qualify for cover e.g. inhalation of smoke or gasses.
- Critical Illness Cover is an optional benefit for persons under the age of 50 years and will terminate on the insured's 60th birthday.
- Medical support and emergency evacuation by road or air.
- Guaranteed Hospital Admission up to R20,000 in case of an accident.

### HIV - Rape Care Benefits:

- 24-hour, 365 days-a-year toll-free telephone counseling line - 0861 99 99 61.
- Three day starter pack (AZT & 3TC).
- Morning-after pill.
- STD preventative medication.
- 28-day triple combination antiretroviral therapy with home delivery service.
- Hepatitis B & C testing and treatment.
- Full HIV testing - (Elisa x2 & 2x medical consultations)
- R1 000 security benefit.
- R1 000 alternative therapy benefit.
- R5 000 counselling benefit for survivor and immediate family.
- Access to Disease Management's HIV Management Programme.
- 0861 99 99 61 Rape Care Trauma line.
- 0861 99 99 61 Disease Management confidential HIV line.

## Shortened Schedule of included benefits (maximum age at entry - 75 years)

	Plan 1	Plan 2	Plan 3	Plan 4
Life Cover (accident)	R300 000	R200 000	R150 000	R75 000
Disability Cover (accident)	R440 000	R300 000	R200 000	R175 000
Premium per family:	<b>R240,00 pm</b>	<b>R165,00 pm</b>	<b>R130,00 pm</b>	<b>R75,00 pm</b>
Organised agriculture members	R315,00 pm	R200,00 pm	R158,00 pm	R93,00 pm
Non Members				

Hospital Cash Benefit	Plan 1	Plan 2	Plan 3	Plan 4
Day one in hospital	R5 000 per family member	R3 000 per family member	R1 800 per family member	R1 100 per family member
Day two in hospital	R3 000 per family member	R1 800 per family member	R1 100 per family member	R650 per family member
Day three in hospital	R1 500 per family member	R900 per family member	R550 per family member	R325 per family member
After the third day in hospital for a period not exceeding 87 days	R500 per family member	R300 per family member	R200 per family member	R125 per family member

**COVER COMMENCES ONCE YOUR FIRST PREMIUM HAS BEEN COLLECTED!**

