



SHA<sup>o</sup>  
risk specialists



a division of  
**Santam**



# SHA EMPLOYEE INJURY ASSIST

The **SHA Employee Injury Assist** was designed to assist Companies with providing benefits for Employees through the Non Life Insurance market and to assist Companies with the administration of Occupational Injuries & Disease claims.

We can assist clients who are registered with either COIDA, RMA or FEM.

## EXAMPLE ONE

If an employee is seriously injured in the workshop, you can call our 24 hour emergency line and we will manage the emergency transportation and the medical facility admission process. No deposits or guarantees are required by the client.

## EXAMPLE TWO

If an employee is killed in a motor vehicle accident whilst transporting goods to a client, we will assist with the process of the COID claim and we will pay the selected death benefit within 24 hours of receiving the claim documents. This means the family is assisted with cash immediately while they wait for the COID claim to be finalised.



## INCOME PROTECTION FOR INJURIES

COVID usually pays around 75% of salary whilst an employee is off sick due to the injuries sustained whilst on duty. The policy will pay the balance of 25% ensuring the employee is fully compensated for any potential loss of earnings.

OCCUPATIONAL INJURIES	OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
Accidental death	R50 000	R50 000	R100 000	R100 000	R250 000
Permanent disability	R50 000	R50 000	R100 000	R100 000	R250 000
Income protection for one year	N/A	Actual earnings to a maximum of R3 000 per week, payable for a maximum of 52 weeks. Two-week excess.	N/A	Actual earnings to a maximum of R5 000 per week, payable for a maximum of 52 weeks. Two-week excess.	Actual earnings to a maximum of R7 500 per week, payable for a maximum of 52 weeks. Two-week excess.
Premium per month per employee	R3.00	R5.00	R6.00	R10.00	R26.00

If you want to provide cover on a full 24-hour basis for your employees, so that they are covered at home, on holiday, at recreational sports events, at work, etc, these rates will apply.

24-HOUR COVER	OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
Accidental death	R50 000	R50 000	R100 000	R100 000	R250 000
Permanent disability	R50 000	R50 000	R100 000	R100 000	R250 000
Income protection for one year	N/A	Actual earnings to a maximum of R3 000 per week, payable for a maximum of 52 weeks. Two-week excess.	N/A	Actual earnings to a maximum of R5 000 per week, payable for a maximum of 52 weeks. Two-week excess.	Actual earnings to a maximum of R7 500 per week, payable for a maximum of 52 weeks. Two-week excess.
Premium per month per employee	R5.00	R13.00	R10.00	R21.00	R42.00

**PLEASE NOTE:** The above options are for illustrative purposes only, to give you an idea of how much you will pay for certain levels of cover. We are also able to provide benefits that are linked to and payable in respect of the employee's annual earnings. We can provide benefits of up to a maximum of 4 x annual earnings for accidental death and permanent disability.