



# Commercial Lines

## Key Highlights

October 2018

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Section	Existing Cover	Changes/New Cover
Motor personal accident section	Memoranda 4. Medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety) as a result of bodily injury and incurred within 24 months of the defined event.	Memoranda 4. <del>Medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety) as a result of bodily injury and incurred within 24 months of the defined event.</del> <b>Medical Emergency Treatment costs</b> /expenses means all reasonable and unexpected costs incurred by you for injury that requires immediate medical treatment at a hospital because of an accident. You must be admitted to a hospital for medical treatment for injury that in a medical practitioner's opinion is an emergency and requires hospital admission. <b>Medical practitioner</b> means a person other than you or your close relative, who is qualified by degree in western medicine and legally authorised in the geographical area of his/her practice to render medical and surgical services.
Motor personal accident section	Proviso: It is declared that 1. the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for medical expenses.	Proviso: It is declared that 1. the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for <b>medical emergency treatment cost</b> .
Motor personal accident section	Specific exceptions: The company shall not be liable to pay compensation for death, disability or medical expenses in respect of such person	Specific exceptions: The company shall not be liable to pay compensation for death, disability or <b>medical emergency treatment cost</b> in respect of such person
Motor section	Sub section C – Medical Expenses If an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, sustains bodily injury by violent, accidental, external and visible means, the company will pay to the insured the medical expenses incurred as a result of such injury up to R1,000 per injured occupant but not exceeding R20,000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event. The amount payable under this sub-section shall be reduced by any amount recoverable under any workmen's compensation enactment or similar legislation. The term medical expenses includes any costs incurred to free such injured occupant	Sub section C – <b>Medical emergency treatment cost</b> Defined event If an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, sustains bodily injury by violent, accidental, external and visible means, the company will pay to the insured the <b>medical emergency treatment cost</b> incurred as a result of such injury up to R1,000 per injured occupant but not exceeding R20,000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event. The amount payable under this sub-section shall be reduced by any amount recoverable under any workmen's compensation enactment or similar legislation. <del>The term medical</del>

	<p>from such vehicle or to bring such injured occupant to a place where medical treatment can be given.</p>	<p><del>expenses includes any costs incurred to free such injured occupant from such vehicle or to bring such injured occupant to a place where medical treatment can be given.</del> <b>Medical Emergency Treatment costs</b>/expenses means all reasonable and unexpected costs incurred by you for injury that requires immediate medical treatment at a hospital because of an accident. You must be admitted to a hospital for medical treatment for injury that in a medical practitioner's opinion is an emergency and requires hospital admission. <b>Medical practitioner</b> means a person other than you or your close relative, who is qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.</p>
Motor section	<p>Exceptions to sub-section A The company shall not be liable to pay for</p> <ol style="list-style-type: none"> <li>consequential loss as a result of any cause whatsoever, depreciation in value whether arising from repairs following a defined event or otherwise, wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages.</li> <li>damage to tyres by application of brakes or by road punctures, cuts or bursts.</li> <li>damage to springs/shock absorbers due to inequalities of the road or other surface or to impact with such inequalities.</li> <li>detention, confiscation or requisition by customs or other officials or authorities.</li> </ol>	<p>Exceptions to sub-section A The company shall not be liable to pay for</p> <ol style="list-style-type: none"> <li>consequential loss as a result of any cause whatsoever, depreciation in value whether arising from repairs following a defined event or otherwise, wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages.</li> <li>damage to tyres by application of brakes or by road punctures, cuts or bursts.</li> <li>damage to <b>tyres</b>, springs/shock absorbers due to inequalities of the road or other surface or to impact with such inequalities.</li> <li>detention, confiscation or requisition by customs or other officials or authorities.</li> <li><b>loss, damage or injury caused or suffered or incurred while the driver of the vehicle uses or operates a cellular or mobile telephone or other communication device in one or both hands while driving, unless such communication device is affixed to the vehicle or is part of the fixture in the vehicle or is specially adapted or designed to be fixed to the driver as a headgear and remains so affixed while being used or operated. As stipulated in Regulation 308A of the South African National Road Traffic Act.</b></li> </ol>
Stated benefits section	<p>Memoranda 5. Medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety) as a result of bodily</p>	<p>Memoranda 5. <del>Medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety) as a result of bodily</del></p>

	injury and incurred within 24 months of the defined event.	<del>injury and incurred within 24 months of the defined event.</del> <b>Medical Emergency Treatment costs</b> /expenses means all reasonable and unexpected costs incurred by you for injury that requires immediate medical treatment at a hospital because of an accident. You must be admitted to a hospital for medical treatment for injury that in a medical practitioner's opinion is an emergency and requires hospital admission. <b>Medical practitioner</b> means a person other than you or your close relative, who is qualified by degree in western medicine and legally authorised in the geographical area of his/her practice to render medical and surgical services.
Stated benefits section	Provisos: It is declared and agreed that 1. the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one such person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability and medical expenses.	Provisos: It is declared and agreed that 1. the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one such person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability and <b>medical emergency treatment costs</b> .
Stated benefits section	4. any compensation payable by the company for any period of temporary total disability or for medical expenses shall be reduced by an amount equal to the compensation received or receivable by or on behalf of such person under any workmen's compensation enactment for temporary disability for the same or a lesser period or in respect of medical expenses.	4. any compensation payable by the company for any period of temporary total disability or for <b>medical emergency treatment costs</b> shall be reduced by an amount equal to the compensation received or receivable by or on behalf of such person under any workmen's compensation enactment for temporary disability for the same or a lesser period or in respect of <b>medical emergency treatment costs</b> .
Stated benefits section	Specific exceptions The company shall not be liable to pay compensation for death, disability or medical expenses in respect of such person	Specific exceptions The company shall not be liable to pay compensation for death, disability or <b>medical emergency treatment costs</b> in respect of such person
Group personal accident section	Memoranda 5. Medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety) as a result of bodily injury and incurred within 24 months of the defined event.	Memoranda 5. <del>Medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety) as a result of bodily injury and incurred within 24 months of the defined event.</del> <b>Medical Emergency Treatment costs</b> /expenses means all reasonable and unexpected costs incurred by you for injury that requires immediate

		<p>medical treatment at a hospital because of an accident. You must be admitted to a hospital for medical treatment for injury that in a medical practitioner's opinion is an emergency and requires hospital admission. <b>Medical practitioner</b> means a person other than you or your close relative, who is qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.</p>
Group personal accident section	<p>Provisos: It is declared and agreed that 1. the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one such person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability and medical expenses.</p>	<p>Provisos: It is declared and agreed that 1. the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one such person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability and <b>medical emergency treatment cost</b>.</p>
Group personal accident section	<p>Specific exceptions The company shall not be liable to pay compensation for death, disability or medical expenses in respect of such person</p>	<p>Specific exceptions The company shall not be liable to pay compensation for death, disability or <b>medical emergency treatment cost</b> in respect of such person</p>

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