

Date	:	15 February 2022
Distributed	:	Per Email
Your Reference:	:	General Endorsement : Medical Expenses

Dear Policyholder

POLICY ENDORSEMENT: MEDICAL EXPENSES

In terms of non-life insurance business referred to in Schedule 2 of to the Act, the Insurance Act No 18 of 2017 (the Act), it expressly excludes any services regulated by the Medical Schemes Act. As a result, all non-life insurers must ensure compliance with the legislation and must underwrite any cover reflected in our products that is regulated by the Medical Schemes Act.

In light of this, a product evaluation was done, and the appropriate cover amendment was implemented to assure regulatory compliance with the Act. The endorsement below will take effect on April 1, 2022 and will be reflected on your policy schedule.

Medical Expenses Endorsement

The definition and cover in respect of Medical Expenses as currently stated in the Policy Wording within the sections mentioned below are deleted and replaced as follow:

Money Section.

Extension No. 7 Personal Accident (Assault), point 4 is deleted and replaced as follow:

4. Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation of such person to a medical treatment facility, resulting from bodily injury caused by accidental, violent, external and visible means, as a result of theft or any attempt thereat, and up to a limit of R 5,000 per injured person per event.

Stated Benefits Section.

The definition "Medical Expenses" is deleted and replaced as follow:

Emergency Medical Expenses

Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation of such person to a medical treatment facility, resulting from bodily injury caused by accidental, violent, external and visible means, up to a limit of R 10,000 per injured person per event.

Extension No. 6 Bereavement Expenses is deleted and replaced as follow:

6. Additional Death Benefit

In the event of an accident giving rise to a death claim, the Company will in addition to the compensation payable for death, pay a further amount of R 5,000 to such person's estate.

Group Personal Accident Section.

The definition "Medical Expenses" is deleted and replaced as follow:

Emergency Medical Expenses

Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation of such person to a medical treatment facility, resulting from bodily injury caused by accidental, violent, external and visible means, up to a limit of R 10,000 per injured person per event.

Extension No. 6 Bereavement Expenses is deleted and replaced as follow:

6. Additional Death Benefit

In the event of an accident giving rise to a death claim, the Company will in addition to the compensation payable for death, pay a further amount of R 5,000 to such person's estate.

Cape Town

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Company Registration No: 2005/017349/06

Motor Section.

Sub-Section C – Medical Expenses is deleted and replaced as follow :

Sub-Section C – Emergency Medical Expenses

Defined Events

Accidental bodily injury sustained by an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, the Company will pay to the Insured reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation of such person to a medical treatment facility up to R5,000 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.

Defined Vehicle but only if it is insured under Sub-Section A of this Section:

Any private type motor car, motorized caravan, safari vehicle (Definition (d)) or golf cart

Specified part of vehicle in which the injury must occur:

Anywhere inside the vehicle

Defined Vehicle but only if it is insured under Sub-Section A of this Section:

Any other type of insured vehicle other than a special type, bus or taxi

Specified part of vehicle in which the injury must occur:

The permanently enclosed passenger carrying compartment

Household Contents Section.

Extension 12. Medical and Veterinary Expenses is deleted and replaced as follow :

Extension 12. Emergency Medical and Veterinary Expenses

Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation to a medical treatment facility, and/or veterinary expenses as a result of bodily injury caused by accidental, violent, external and visible means sustained by any:

- (a) person other than the Insured caused by a domestic animal owned by the Insured;
 - (b) guest or visitor arising from the occupation or ownership of the premises by the Insured;
 - (c) domestic staff arising from and/or in the course of their employment by the Insured;
 - (d) domestic animal owned by the Insured arising from a road accident,
- provided that the Company's liability, in respect of any one occurrence, shall not exceed R10,000 per person or R2,500 per animal.

Small Craft Section.

Extension to Sub-Section A, Point 4. Medical Expenses is deleted and replaced as follow :

Extension to Sub-Section A, Point 4. Emergency Medical Expenses

The Company will pay Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation to a medical treatment facility up to R2,000 for any one person as a result of bodily injury caused by accidental, violent, external and visible means sustained inside or on the insured vessel, caused by the sinking or collision of the insured vessel with any object, except water, provided that, in respect of any one insured event, the Company's liability shall not exceed R10 000.

Yours faithfully



Head of Underwriting

For Western National Insurance Company Limited

Cape Town

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