

## Caring for those who care for you and your family

Should your domestic worker be accidentally injured or killed whilst on duty or on your premises, this benefit will assist you, the policyholder, with various forms of compensation and benefits.

### The Domestic Employees Compensation Plan, Legal Helpline and Settlement Cover

This benefit offers Personal Accident Cover for your domestic workers against bodily injury, medical costs, emergency hospital transportation and death whilst in your employ, on duty, and on your premises.

The duration of cover remains in force and active for as long as the insured person remains in the policyholder's service, subject to the payment of the premium in terms of the policy.

#### Benefits

Accidents resulting in:	Benefit:
1. Death	R15 000.00
2. Permanent Disability	The percentage of R15 000.00 (maximum benefit) in accordance with the table of permanent disablement.
3. Medical Expenses	An amount of R100.00 for each day, which is defined as a 24-hour period, encompassing midnight spent in hospital, to a maximum of 130 days per annum. An amount of R2, 000 for out-of-hospital medical expenses. A deductible of R100.00 will apply to each claim.
4. Emergency Medical Transportation	All reasonable costs (up to R500.00) of an ambulance to transport the Injured domestic employee to the closest hospital/emergency medical facility in the case of an emergency, following the accident.

### The Domestic Employer Legal Helpline and Settlement Cover

#### 1. Legal Helpline and Assistance – 0861 100 118

- 1.1 Telephonic legal and industrial relations advice during office hours.
- 1.2 30-minute free consultation at the office of an appointed attorney anywhere in South Africa.
- 1.3 Legal assistance with negotiations and conciliation disputes.
- 1.4 Professional assistance at the CCMA (Commission for Conciliation, Mediation and Arbitration) as and when allowed.
- 1.5 Legal assistance at arbitration proceedings at the labour court.
- 1.6 Advice regarding and evaluation of contracts of employment to ensure compliance with the Basic Conditions of Employment Bill (Act no. 3 of 1983 as amended).

#### 2. Settlement Cover

Should the policyholder become legally liable to pay compensation as result of an award or settlement made against the policyholder by the CCMA on behalf of the policyholder's domestic worker resulting from a dispute occurring during the period of insurance, the insurer will indemnify the policyholder up to **R10, 000** for any one award or settlement or series of awards or settlements arising out of one event.

*(Information supplied by RSI)*