# Accident PROTECTOR

Accident ER Medical Insurance

2026

Prosperity Life

Underwritten by PROSPERITY LIFE

083 2999 000
www.prosperitylifeafrica.com

Prosperity Lifecare Insurance terms and conditions apply.

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# Accident PROTECTOR

Accident Protector is a first line of cover insurance policy underwritten by Prosperity Lifecare Insurance Limited. This policy provides cover in the event of a motor vehicle accident, Injury on duty or emergency transportation by road or air, including hospital medical treatment resulting from a reported motor vehicle accident or injury on duty. Accident Protector offers Policyholders peace of mind in a life or death situation, 100% Prosperity Benchmark tariff (PBT).

| HOSPITAL INSURANCE COVER FOR MOTOR VEHICLE ACCIDENTS (MVA) AND INJURY ON DUTY - PAYABLE AT THE RATE INSURED | N$ 500 000 Per Person |
|---|---|
| **Admissions to hospitals are paid at the Rate Insured subject to the Sum Insured.** | **Cover** |
| Private Hospital (including medicines, materials, hospital apparatus and 7 days Take Out medication) | Part of sum insured |
| Accommodation in General ward, High Care or ICU on clinical approval | |
| Provincial Hospitals (including medicines, materials, hospital apparatus and 7 days Take Out medication) | |
| Consultations including treatment, procedures and all services | |
| Out Patient trauma emergency treatment relating to IOD and MVA | 10 000 per person |
| Post event treatment and services | 5 000 per person |
| Blood Transfusion | Part of sum insured |
| Radiology including specialised Radiology & Pathology | |

| ACCIDENTAL DEATH AND WORKMANS DISABILITY COVER | |
|---|---|
| **In the event of death of the insured person as a result of an Motor Vehicle Accident (MVA) or Injury on Duty (IOD)** | |
| Insured person | N$ 10 000 per person |
| Workmans Disability cover on termination of employment - following an IOD or MVA | N$ 10 000 per person |

| EMS ASSIST - EMERGENCY EVACUATION AND RESCUE SERVICES | |
|---|---|
| Emergency evacuation to the nearest recommended medical facility in the event of an Motor Vehicle Accident (MVA) or Injury on Duty (IOD) | Road and/or Air within the Territory |
| EMS will provide emergency medical transportation by road and / or air ambulance, under appropriate medical supervision, to the nearest recommended medical facility capable of providing adequate care for the nature of the trauma sustained in the motor vehicle accident or as a result of Injury on Duty. | |

## MONTHLY PREMIUM

| Category | Individual | Family | Category | Individual | Family |
|---|---|---|---|---|---|
| 1 - 10 Policyholders | N$ 238 | N$ 477 | 101 - 199 Policyholders | N$ 214 | N$ 429 |
| 11 - 100 Policyholders | N$ 226 | N$ 453 | 200+ Policyholders | N$ 202 | N$ 404 |

## CONTACT DETAILS

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**Disclaimer:** Prosperity Lifecare Insurance is a Long-Term Insurer duly registered with Namfisa. This guide is an extract from the terms and conditions of this insurance policy. Should there be any discrepancies, misprint and/or misinterpretation thereof, the terms and condition of the insurance policy will prevail.

**Terms & Conditions (summary) -** The head notes and the clauses of this brochure are for reference purposes only and shall in no way govern or affect the interpretation nor modify, nor amplify the Terms and Conditions of the policy agreement nor any clause thereof: 1 - Pre-existing conditions will be excluded for a period as determined by the Insurer, 2 - The Insurer's liability is conditional on the insured claiming the benefit and keeping to the policy Terms and Conditions, 3 - The Insurer reserves the right to alter the Terms & Conditions, premiums and provisions of this policy with one month notice to the insured, 4 - Maximum entry age on this policy for Policyholder and his/her spouse is 60 years; child dependants qualify for coverage up to the age of 25 years, 5 - The Insurer shall not be liable for the failure of a Intermediary to adequately explain the Terms and Conditions of the policy, 6 - The territory as defined will include Namibia, South African, Lesotho, Swaziland, Mozambique, Botswana, Zimbabwe, Zambia and Angola, 7 - In terms of a Namfisa directive, insurers should avoid over and/or under insurance. The Insurer herewith notifies the Policyholder to declare any over and/or under insurance immediately to the Insurer and to declare any change in status of health of the Policyholder or any of the beneficiaries, which occurs prior to the acceptance of this policy.

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