








To help you give your employees extra cover for peace of mind when they need it most, we offer a range of value-added products uniquely tailored and suitable for their needs. Our products are in addition to the benefits covered on the Compensation for Occupational Injuries and Diseases (COID), with the aim to reduce gaps in cover.

PRODUCT	BENEFITS PAYABLE				
AUGMENTATION POLICY (AUG)					
 <p>Top up cover of the COID benefit, suitable for employees that earn above the COID maximum payment limit. Covers earnings of up to R7.5 million a year.</p> <p>Cover is calculated on 100% of employee's package – allowing them to maintain their usual lifestyle by receiving the right compensation at the right level of benefits for their income.</p>	<p>BENEFITS ARE PAYABLE AS PER COID:</p> <ul style="list-style-type: none"> • Temporary total disablement • Permanent disablement • Death 				
COMMUTING JOURNEYS POLICY (CJP)					
 <p>Covers your employees for injuries or death from accidents that take place while they journey between home and work, on a reasonable direct route using any form of transport.</p>	<p>BENEFITS ARE PAYABLE AS PER COID:</p> <ul style="list-style-type: none"> • Full medical expenses • Temporary total disablement • Permanent disablement • Death 				
GROUP PERSONAL ACCIDENT (GPA)					
 <p>Covers employees involved in accidents at work that are not work-related, to help reduce financial burdens. Accidents covered outside the workplace except assault and hazardous pursuits.</p>	<p>BENEFITS ARE PAYABLE AS PER COID:</p> <table border="0"> <tr> <td>Comprehensive option:</td> <td>Basic option:</td> </tr> <tr> <td> <ul style="list-style-type: none"> • Temporary total disablement • Permanent disablement • Funeral expenses R20 000 </td> <td> <ul style="list-style-type: none"> • Permanent disablement • Funeral expenses R20 000 </td> </tr> </table>	Comprehensive option:	Basic option:	<ul style="list-style-type: none"> • Temporary total disablement • Permanent disablement • Funeral expenses R20 000 	<ul style="list-style-type: none"> • Permanent disablement • Funeral expenses R20 000
Comprehensive option:	Basic option:				
<ul style="list-style-type: none"> • Temporary total disablement • Permanent disablement • Funeral expenses R20 000 	<ul style="list-style-type: none"> • Permanent disablement • Funeral expenses R20 000 				
COID INTERNATIONAL COVER					
 <p>Ensures that employees who work outside South Africa for a period of more than 12 months can still enjoy cover for occupational injuries or diseases.</p>	<p>BENEFITS ARE PAYABLE AS PER COID:</p> <ul style="list-style-type: none"> • Medical expenses in South Africa • Temporary total disablement • Permanent disablement • Death 				
FUNERAL COVER PRODUCTS					
 <ol style="list-style-type: none"> RMA FUNERAL PLAN (Previously known as Stated Benefit) GROUP FUNERAL COVER (Voluntary) 	<p>Death cover depending on the chosen option.</p> <ul style="list-style-type: none"> • OPTION 1: Member and Spouse for R22 500 cover • OPTION 2: Member + Spouse + 6 children for R30 000 cover <p>Death cover depending on the chosen option.</p> <ul style="list-style-type: none"> • Member + Spouse + 6 children • Covers up to 10 extended family members 				

Email us at sales@randmutual.co.za for a quote suitable to your needs

