



Introducing RMA's value-added insurance products



RMA

Rand Mutual - Since 1894
Caring | Compassionate | Compensation



At RMA, we are passionate about delivering caring, compassionate compensation for your employees and their families when faced with work-related injuries or occupational disease.

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 to 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.

Augmentation Policy

Augmentation is a top up cover of the COID benefit for employees that earn above the COID maximum payment, covers up to R5 million. Cover is calculated on 100% of your employee's package – allowing them to maintain their usual lifestyle by receiving the right compensation at the right level of benefits for their income.

Group Personal Accident (GPA) cover

The GPA cover offers your employees with comprehensive protection against accidents or injuries that are not work-related – offering cover beyond the COID benefits. Accidents covered outside the workplace are motor vehicle accidents (MVAs), recreational sports injuries, injuries at home, snake, dog and/or spider bites, hijacking and assault.

Key features and benefits

- Cover for temporary total disablement, permanent disablement or death.
- The monthly benefit amount will be based on the type of cover elected by you. You may choose from the following options; R50 000, R100 000 or R150 000.
- Minimum entry age at: 18 years
- Maximum entry age: 59 years
- Cover ceases at: 60 years
- Claims must be submitted to RMA within 180 days of the accident occurring.

Commuting Journeys Policy (CJP)

The CJP provides cover to your employees for injuries or death from accidents that take place while they journey between home and work, on a reasonable direct route.

Benefits are payable as per COID:

- Medical expenses more than R1000
- Temporary total disablement
- Permanent disablement
- Death

Funeral Policy

Our funeral benefit provides cost-effective cover for your employees, their spouse and up to four child dependants, based on the chosen benefit plan. The benefit pays a lump-sum amount in the event of death arising from any cause.

Key features

- Minimum entry age for main member: 18 years
- Maximum entry age for main member: 65 years
- Children are covered to: 21 years
- Cover ceases at: 66 years
- Maximum number of children: 4 (nominated at inception)
- Maximum number of spouses: 1

Let us take care of your employees' insurance needs. Apply today!



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Contact us on **0860 222 132** or
email **contactcentre@randmutual.co.za**

These are only summarised product
key features and benefits.

For more information, visit www.randmutual.co.za
Terms and conditions apply.