

## SUMMARY OF GROUP RISK BENEFITS – STATED BENEFITS

regarding the benefits payable in respect of **employees of the**

**Bargaining Unit of Eskom Holdings SOC Ltd and subsidiaries (hereinafter referred to as “the employer”) as set out for each occurrence provided below**

This summary is separate from the policy and policy schedule and has been prepared for the sole purpose of highlighting the important and general information relating to the group risk benefits.

### General Information

Termination age:	65 years
Termination date:	The last day of the month in which the age of 65 years is attained

### Stated Benefits – Accident Insurance

Benefit	A benefit based on the salary and as described in the Benefits Category table below. In certain instances of disability, only a percentage of the Benefit is payable.
Insured benefits:	<ul style="list-style-type: none"> <li>• Accidental death</li> <li>• Accidental disability</li> <li>• Occupational disease</li> </ul>
Salary	Basic salary plus fixed allowances

### Benefits Categories

Category / Employee		Accidental Death Benefit	Accidental Disability Benefit	Occupational Disease Benefit
A	An Employee	3 times salary up to a maximum of R6 million [reviewed annually]	3 times salary up to a maximum of R6 million [reviewed annually]	3 times salary up to a maximum of R6 million [reviewed annually]
B	The spouse or common-law partner of an Employee where both the Employee and the spouse or common-law partner have been authorised by the Employer to jointly attend a business trip on behalf of the Employer	R100 000	R100 000	n/a
C	Any Employee who has been assaulted while on duty (additional to any Benefit provided under Category A)	2 times salary up to a maximum of R6 million [reviewed annually]	2 times salary up to a maximum of R6 million [reviewed annually]	n/a
D	Any Employee who has sustained bodily injury or death as a result of passive war risks (additional to any Benefit provided under Category A)	2 times salary up to a maximum of R6 million [reviewed annually]	2 times salary up to a maximum of R6 million [reviewed annually]	n/a
E	Any Employee who is a Pilot and/or a passenger whilst doing live line work (additional to any Benefit provided under Category A)	2 times salary up to a maximum of R6 million [reviewed annually]	2 times salary up to a maximum of R6 million [reviewed annually]	n/a

F	Any Employee who is a member of any emergency response team whilst acting in such capacity (additional to any Benefit provided under Category A but excluding the Benefit provided under Category D and E)	R1 million	R1 million	n/a
G	An Employee who sustains bodily injury or death as a result of ionising radiation from any source whilst in the Employer's employment (additional to any Benefit under Category A but excluding the Benefit provided under Category E)	R1 million	R1 million	n/a

### Exclusions

No benefit will be payable in respect of an Employee who is insured in terms of the Accident Insurance Policy if the claim is wholly or partly, directly or indirectly caused or accelerated by, or traceable:

- (a) to attempted suicide or any self-inflicted injury that does not result in death, whether the Employee is sane or insane and whether by his own hand or by the hands of justice;
- (b) to excessive use of intoxicating liquor, wilful inhalation of gas or taking of poisons, drugs or narcotics (except under proper medical direction); or
- (c) to any violation of the criminal law by the Employee, or any event occurring whilst the Employee is in violation of the criminal law.

No benefit will be payable for to an Employee who is insured in terms of the Accident Insurance policy if the claim is in any direct or indirect way caused by, related to, or a result of:

- (a) active participation in war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, military uprising, military or usurped power, martial law, insurrection, rebellion or revolution; or
- (b) active participation in any mutiny, riot or civil commotion that assumes the proportions of or amounts to a popular uprising;
- (c) active participation in any act of terrorism or action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism, even if there are other causes or events that contribute to the claim at any stage. In the policy terrorism means an act, the threat of an act, or any preparation for an act;
  - (i) that may or may not involve violence or the use of force by any person or group (whether they are acting alone or on behalf of or in connection with any organisation, regime or any constitutional or practicing government);
  - (ii) that is, or appears to be, intended to intimidate, harm or influence any government, the public, or a section of the public, or to disrupt any segment of the economy; and
  - (iii) that from its nature or context is or appears to be done in connection with political, social, religious, ideological or similar causes or objectives; or
- (d) any nuclear reaction or nuclear radiation, provided that this exclusion shall be waived in respect of an Employee who is engaged in the Employer's nuclear business.

### Claims information

<b>Claim submission period</b>	24 months
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**Claims submission requirements**

- Claims submission email address and supporting documents are indicated on the claim form
- Please note that if an Employee dies as a result of a vehicle accident and the Employee was the driver of the vehicle, a benefit equal to 1 times salary will be payable until such time as a clean toxicology report is submitted to Sanlam. Such benefit paid will not be refundable to the insurer if the results of the toxicology report are positive.

Disclaimer: This document does not override the terms and conditions of the policy and in the case of any inconsistency between this document and the policy, the terms and conditions in the policy will prevail.