

 <p>ZIMNAT LION INSURANCE for security • care • integrity</p>	Zimnat Lion Insurance Company Zimnat House Corner 3 rd Street/ Jason Moyo Avenue Harare Zimbabwe	
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PRODUCT NAME	PERSONAL ACCIDENT COVER	
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Cover	Summary Description	Full Description
Death	Policy covers death of the insured as a result of accident.	Cover is provided in the event of death resulting from accidental and visible means. <ul style="list-style-type: none"> • Benefit is also extended to cover disappearance of the insured insured person for a period longer than 24 consecutive months • Death as a direct result of exposure to the elements of nature
Permanent Disability (PD)	Policy covers permanent disablement as per pre-set schedule	This is total and absolute disablement which entirely prevents an insured person from engaging in or giving attention to an insured persons usual occupation and any occupation for which the insured person is qualified or has received specialized training and which in all probability is lasting and continuous for the life time of the insured person.
Temporal Total Disablement (TTD)	Amount payable to the insured for the period in which an insured fails to attended to his/her normal duties	Temporary Total Disablement shall mean disablement wholly preventing an insured person from engaging in or giving attention to his usual occupation , until such time that : <ul style="list-style-type: none"> • The insured person has recovered • The insured person is declared permanently and totally disabled. Maximum period is 52 weeks or 104 weeks.
Medical Expenses	Covers medical expenses shortfalls or other similar benefits.	Medical expenses shall mean reasonable and customary charges levied from a registered medical or paramedical practitioner for actual costs incurred up to the maximum limit stated in the schedule of benefits. The benefit excludes any amount of ant compensation recoverable by or on behalf of any insured person under any occupational injury enactment or workmen’s compensation enactment or any other insurance policy or medical aid scheme or benefit or compensation of a similar nature.