



  
**Cannon**  
GENERAL INSURANCE

# Personal Accident Cover





## The Cover

The insurance provides benefits in the event that you sustain bodily injury or death as a result of an accident. All sorts of accident are covered at any time and any place.

### Definition of terms:

**Accidental** - An incident the insured could not foresee, that happens unexpectedly and unintentionally at an identifiable time and place, and results in death or bodily injury.

**Bodily injury** - Physical injury to a person's body caused by violent, accidental, external and visible means. This includes starvation, thirst, exposure to the elements and hijacking.

The benefits are classified as:

- ✔ Accidental Death
- ✔ Permanent Total Disability (extent of disability is determined by the doctor)
- ✔ Temporary Total Disability resulting in loss of income for up to a maximum of 2 years.
- ✔ Medical expenses as a result of an accident
- ✔ Purchase of artificial appliances
- ✔ Payment of funeral expenses
- ✔ Hospital Cash
- ✔ Emergency Transportation Cost
- ✔ Rehabilitation Treatment
- ✔ Hearing Aids





## What is Covered

### Accidental Death

This means loss of life as a result of an accident.

### Permanent Total Disability

This means absolute disablement or permanent loss of body part(s) that results to inability to normally engage or give attention to your ordinary profession or occupation.

### Temporary Total Disability

This means disablement that renders you unable to attend to Your usual occupation or profession for a period of time subject to a maximum of two years.

### Medical Expenses

This means cost of medical, surgical or other remedial attention treatment given or prescribed by a qualified medical practitioner.

### Riot and Strike

An insurance clause referring to loss or damage directly caused by strikers, locked-out workmen, persons' participation in labor disturbances, and riots of various kinds.

### Artificial Appliances

This means cost of appliances such as crutches, wheelchair etc. prescribed by a qualified and registered member of medical practitioners.

### Funeral Expenses

This means cost of funeral arrangement Following accidental death.

### Hospital Cash

Hospital Cash Benefit provides daily hospital cash in fixed amount if the insured is hospitalized due to an accident. It is not in any way related to the actual expenses incurred in the hospital. Maximum days - 5days

### Emergency Transportation Costs (Ambulance)

IF an insured sustains bodily injury because of an accident, we will pay the costs and expenses necessary for emergency transportation of an injured insured to the closest medical Facility. Limit Kshs. 20,000.00

### Rehabilitation Treatment

Rehabilitation programmes are re-skilling, re-training or medical treatment programs to help the Insured become able to perform the duties of his own occupation. Limit Kshs. 30,000.00

### Disappearance

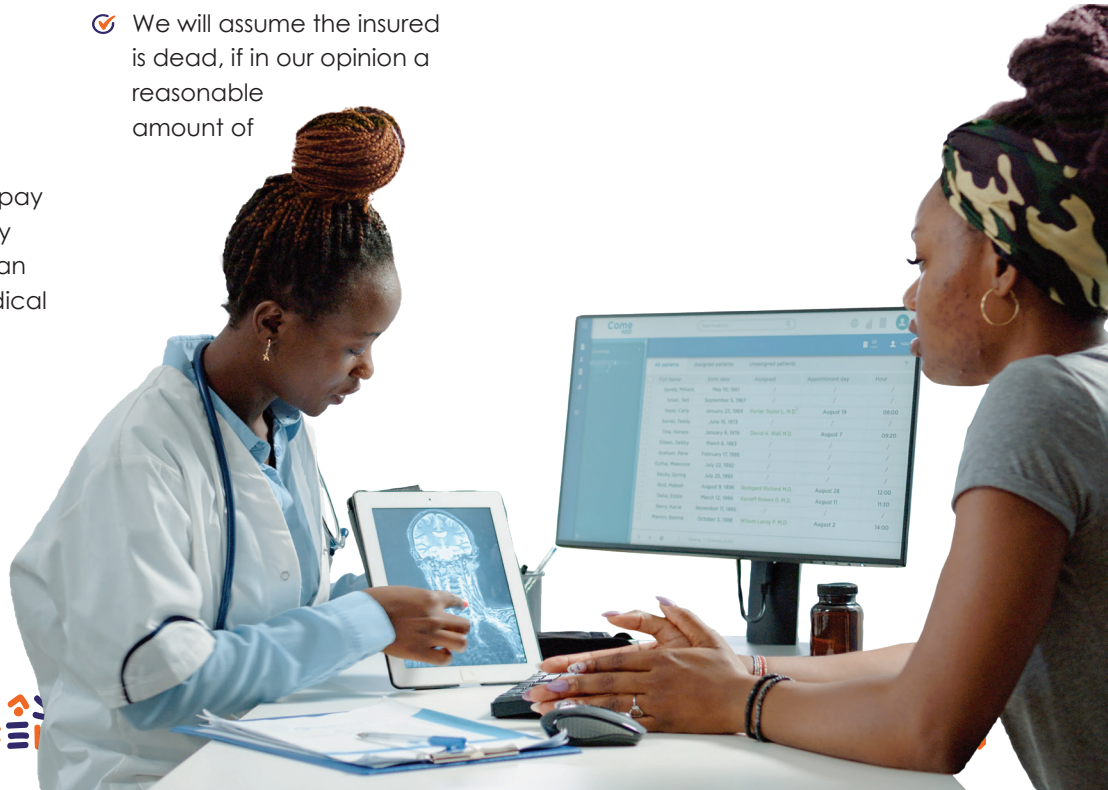
If an insured disappears during the period of insurance, we will assume the insured is dead and will pay the death benefit as set out above. The following conditions apply to this benefit:

- ✔ The insured's disappearance must be because of an accident which caused bodily injury that could have resulted in death.
- ✔ We will assume the insured is dead, if in our opinion a reasonable amount of

time has passed and legal process has been fulfilled confirmed the same.

### Hearing Aids

This benefit allows the insured to buy hearing aids after diagnosis and recommendation by a certified ENT doctor that the injury suffered affect the insured's hearing ability Limit - 20,000.00





### Cannon Personal Accident Cover Benefit Options

Schedule of benefits	A	B	C	D	E	F	G
Death	5,000,000	3,000,000	2,000,000	1,000,000	750,000	500,000	250,000
Permanent Total Disability	5,000,000	3,000,000	2,000,000	1,000,000	750,000	500,000	250,000
Weekly Benefits max 104	30,000	15,000	15,000	10,000	7,500	5,000	2,500
Medical expenses	500,000	250,000	200,000	100,000	75,000	50,000	25,000
Hospital Cash	8,500	7,500	5,000	2,500	2,000	1,500	1,000
Artificial Appliances	35,000	30,000	20,000	20,000	15,000	10,000	5,000
Funeral Expense	75,000	50,000	30,000	20,000	20,000	10,000	10,000
Local Evacuation	20,000	20,000	20,000	20,000	20,000	20,000	20,000
I Rehabilitation	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Hearing Aids	20,000	20,000	20,000	20,000	20,000	20,000	20,000
<b>Entry Age bracket 18-65 (Premium)</b>	<b>17,390</b>	<b>11,125</b>	<b>8,480</b>	<b>4,885</b>	<b>3,790</b>	<b>2,760</b>	<b>1,780</b>

# Personal Accident Rates

## Student Personal Accident

BENEFITS	Option A	Option B	Option C	Option D
Medical Expenses	150,000	100,000	75,000	50,000
Permanent Total Disablement	300,000	200,000	100,000	75,000
Death	100,000	100,000	75,000	50,000
Artificial Appliances	100,000	75,000	50,000	25,000
Dental	15,000	15,000	15,000	15,000
Last Expense	25,000	25,000	25,000	25,000
<b>Annual Premium Per Student</b>	<b>600</b>	<b>450</b>	<b>350</b>	<b>280</b>

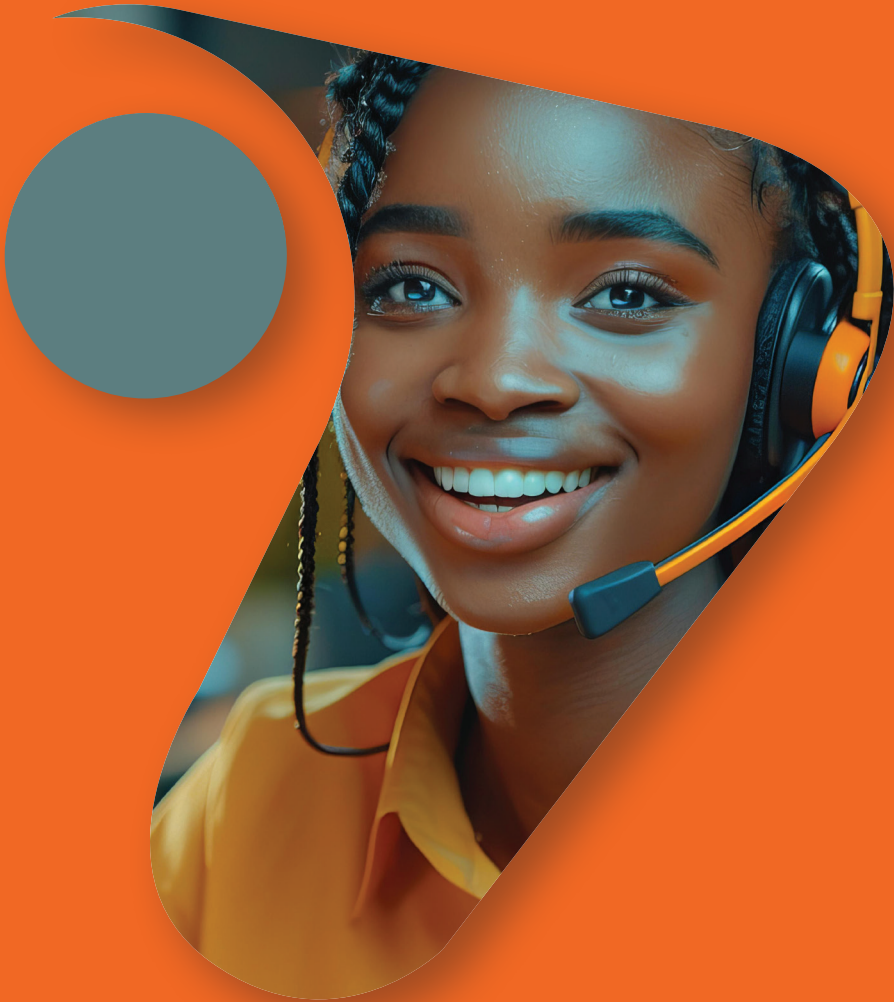
## Teaching/Non teaching Staff Group Personal Accident

BENEFITS	Option A	Option B	Option C	Option D
Death	1,000,000	750,000	500,000	250,000
Permanent total Disablement	1,000,000	750,000	500,000	250,000
Temporary Total Disablement	10,000	75,000	50,000	25,000
Medical expenses	200,000	150,000	100,000	50,000
<b>Annual Premium (per person)</b>	<b>3,000</b>	<b>2,000</b>	<b>1,400</b>	<b>750</b>

## Personal Accident (Individual)

BENEFITS	Option A	Option B	Option C	Option D	Option E	Option F	Option G	Option H	Option I
Accidental Death	250,000	500,000	800,000	1,000,000	2,000,000	3,000,000	5,000,000	8,000,000	10,000,000
Permanent Total Disability	250,000	500,000	800,000	1,000,000	2,000,000	3,000,000	5,000,000	8,000,000	10,000,000
Temporary Total Disability	1,500	5,000	8,000	10,000	12,500	15,000	30,000	40,000	50,000
Medical Expenses	25,000	50,000	80,000	100,000	200,000	300,000	500,000	800,000	1,000,000
Artificial Appliances	5,000	10,000	16,000	20,000	30,000	35,000	40,000	45,000	50,000
Last (Funeral) Expense	10,000	50,000	60,000	70,000	80,000	90,000	100,000	120,000	150,000
<b>Annual Premium</b>	<b>1,500</b>	<b>1,900</b>	<b>2,800</b>	<b>3,750</b>	<b>5,950</b>	<b>9,600</b>	<b>13,140</b>	<b>18,000</b>	<b>23,670</b>





### **Email**

info@cannon.co.ke

### **Website**

www.cannon.co.ke

## **BRANCH NETWORK**

### **Head Office**

Gateway Park, Block D,  
Mombasa Road  
P.O. Box 30216 - 00100 Nairobi  
Tel: +254 20 396 6000  
+254 723 342 150 / +254 738 342 150

### **Mombasa**

Cannon Building,  
Moi Avenue - Mombasa  
P.O. Box 88216 - 80100 Mombasa  
Tel: +254 728 606 562 / +254 738 225 165

### **Assessment Centre**

Libra House,  
Mombasa Road  
Tel: +254 772 855 146 / +254 774 396 600

### **Nairobi**

Eco-Bank Towers, First floor  
Muindi Mbingu Street  
P.O. Box 30216 - 00100 Nairobi  
Tel: +254 701 640 007 / +254 728 606 560

### **Kisumu**

Mega City Mall,  
Ground Floor  
Nairobi - Kisumu Highway  
Tel: +254 701 640 014

