Step One Script

I understand you need to submit an accidental debility claim. Please remember that your policy provides cover for permanent disability as a result of an accident.

Step one is answering a few questions, and my colleague will be in contact as soon as possible.

What was the type of accident?

What is the date of your incident?

Please describe your injury.

How does this affect your daily life.

Outside of your ability to work, explain how the injury has affected your ability to perform daily activities, or carry out any usual responsibilities

Has the Dr confirmed the injury is permanent? Yes / No

You are covered for:

- Permanent and total loss of use of limb
- Permanent loss of vision, hearing or speech
- Loss of 4 fingers and arthrodesis* of a large joint.
- It is important to note occupational disability is not covered.

What type of claim do you need to submit?

Thank you for your time, I will send this through for you. A consultant will contact you within the next 48 hours regarding the next steps in the process.

Arthrodesis* is a fusion of the joint.