

## Abacus Employer Protect: The Indwe Abacus Protection Plan (i-APP)

### Available Benefit Options:

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
Accidental death	R 150 000.00	R 250 000.00	R 250 000.00	R 450 000.00	R 550 000.00	R 750 000.00	R 1 000 000.00
Permanent disability	R 150 000.00	R 250 000.00	R 250 000.00	R 450 000.00	R 550 000.00	R 750 000.00	R 1 000 000.00
TTD / Income Protection (Accident & Serious Illness)	N/A	N/A	Actual earnings to a maximum of R1 000.00 per week, payable for a maximum of 52 weeks;  Accident – 7 day excess applies  Serious illness – 30 day excess applies	Actual earnings to a maximum of R2 000.00 per week, payable for a maximum of 52 weeks;  Accident – 7 day excess applies  Serious illness – 30 day excess applies	Actual earnings to a maximum of R4 000.00 per week, payable for a maximum of 52 weeks;  Accident – 7 day excess applies  Serious illness – 30 day excess applies	Actual earnings to a maximum of R5 000.00 per week, payable for a maximum of 52 weeks;  Accident – 7 day excess applies  Serious illness – 30 day excess applies	Actual earnings to a maximum of R10 000.00 per week, payable for a maximum of 52 weeks;  Accident – 7 day excess applies  Serious illness – 30 day excess applies
Medical Expenses	R10 000.00; excess of R250 per claim applies	R20 000.00; excess of R250 per claim applies	R20 000.00; excess of R250 per claim applies	R20 000.00; excess of R250 per claim applies	R20 000.00; excess of R250 per claim applies	R20 000.00; excess of R250 per claim applies	R20 000.00; excess of R250 per claim applies
Cost (Premium + Processing fee) per person per month	R35.00	R48.00	R65.00	R95.00	R120.00	R147.00	R271.00



i-APP is underwritten by SHA on behalf of Santam Ltd.  
SHA is an authorised Financial Services Provider (FSP 2167)  
Indwe Risk Services is an authorised Financial Services Provider (FSP 3425)

