



**NATIONAL CONTROLLING BODY
FOR TRIATHLON AND DUATHLON**
Affiliated to the International Triathlon Union and
South African Sports Confederation and Olympic Committee

Personal Accident Policy for TSA Members & Athletes

The Personal Accident policy arranged by the TSA is a benefit provided for Athletes participating in TSA sanctioned events in the event of accidental injury during such events. If the athlete has medical aid cover, medical expenses must first be claimed from their own Medical Aid and any shortfall thereafter will be paid for by the Personal Accident policy up to a limit of R20, 000 per claim.

Cover Benefits	When is Cover Effected	Who is Covered
Death – R50,000 (R30,000 for Athletes between the ages of 12 & 16 yrs) - Permanent Total Disability - R50,000 - Temporary Total Disability R2,000 per week (Maximum 52 weeks. No cover for Athletes between the ages of 12 -16 years) - Medical Expenses R20,000 (Excess R300 Each & Every claim)	Whilst racing in an event sanctioned by the TSA	<i>Non-Members (Day License Holders including persons between the ages of 12 & 16 years)</i>
	Whilst racing in an event sanctioned by the TSA (Including travelling thereto & there from) or an International Event sanctioned by the International Triathlon Union	<i>High Performance & Academy Athletes & Registered Athletes of the TSA (Including athletes between ages 12 – 16 years)</i>
	The above events, and-/or Whilst training at an official TSA training camp, a training camp sanctioned by the TSA or other official TSA training activities	<i>High Performance & Academy Athletes</i>

This cover is not intended to act as a medical aid scheme or to replace any other cover the athletes may normally have for sickness or injury.

The following Claims Procedure applies:

- Immediate notification of all incidents likely to give rise to claims must be given to the TSA office as well as Mustofin Insurance Brokers. Late notification of claims to Insurers invariably causes complications and can result in rejection.
- Full information to be supplied together with a completed claim form to Mustofin Insurance Brokers. Claim form will be sent upon request.
- Where appropriate notice to be given to the local/nearest Police / Metro Police
- Record the scene of the accident with sketches
- Do not make statements acknowledging responsibility or any liability whatsoever.
- Obtain name and address info of other parties involved and particularly witnesses (Make and Registration of Vehicles etc.)