

1. HYPA COMMUTER PLAN TERMS AND CONDITIONS

- 1.1 Hypa Commuter Plan is marketed and sold by iFUSSION BROKERS (Pty) Ltd, an authorised Financial Services Provider, FSP No 48548. Administered by Infussion Financial Services (Pty) Ltd, an authorised Financial Service Provider, FSP No. 35953. Underwritten by Lion of Africa Life Assurance Company Limited, and an authorised Financial Services Provider, FSP No 15283
- 1.2 By subscribing to the Hypa Commuter Plan you consent to Hypa sharing the personal information required by Infussion to activate your cover.
- 1.3 Hypa Commuter plan is an Accidental Death Benefit cover available to qualifying Hypa Fibre customers at no additional cost.
- 1.4 The cover includes two types of accidental covers:
- a) Accidental Death Benefit as a commuter which is a result of bodily injury caused by accidental means, while using public transport such as a bus, taxi or train which has resulted in death. In such an event, R25 000 will be payable to the selected beneficiary.
 - b) Accidental Death Benefit cover will be applied to individuals who do not make use of public transport, but encounters an accident which has resulted in death. Accident means a sudden, unexpected, unusual and specific event which occurred at an identifiable time and place and shall include direct and unavoidable results of exposure to the elements that has resulted in death. In such an event, R12 500 will be paid to the selected beneficiary.
 - c) Accidental Disability cover will be applied when an accident occurs, and the insured individual becomes permanently disabled or suffers a partial loss physically. Depending on the type of loss/disability, a percentage of the capital sum insured will be paid to the insured individual/beneficiaries.

Death 100%	Loss of lens of one eye 50%
Loss of Hand 100%	Loss of foot 100%
Loss of four fingers and one thumb of one hand 50%	Loss of toes – all on one foot 15%
Loss of four fingers of one hand 40%	Loss of hearing – both ears 75%
Loss of thumbs – both phalanges 25%	Loss of sight of eye 100%
Loss of sight of eye 100%	Permanent total disablement or total paralyses 100%

- 1.5 Suicide or self-inflicted injuries will not be regarded as death.
- 1.6 Hypa offers the commuter plan subject to the applicable policy terms and conditions offered by the eligibility criteria of being an active and paying Hypa Fibre customer.
- 1.7 This commuter plan is automatically provided when your Hypa Fibre Service is installed and activated in a calendar month. All affected customers will automatically be bound by the commuter plan terms and conditions.
- 1.8 Hypa Commuter plan is only available to Active Hypa Fibre Customers
- 1.9 To qualify for the Hypa Commuter Plan:
- 1.9.1 You must be at least 18 years old but not older than 64 years;
 - 1.9.2 You accept the Hypa terms and conditions;
 - 1.9.3 You have pre-paid, installed and have an active fibre service;
 - 1.9.4 You must have a valid South African Identity document, or valid non-SA citizen documents;
 - 1.9.5 You have a 30 Day/Monthly recurring Vuma Reach service, Monthly Recurring Openserve Web Connect and/or 30-Day Frogfoot Rise service;
 - 1.9.6 Have spoke to Infussion agent, received your policy document.
- 1.10 Frogfoot Rise 7- and 14-Day packages will not qualify for the free Accidental Death Benefit from Hypa, but Customers can purchase the cover directly from Infussion Financial Services at their own capacity.
- 1.11 In the event of the Customer cancelling their Hypa Fibre Services, the free Hypa Commuter Plan will automatically be cancelled upon the cancellation day of the fibre services.
- 1.12 In the event of non-payment for Hypa fibre services, as per the product specific terms and conditions, the fibre services will be cancelled, and the free Hypa Commuter Plan will automatically be cancelled on the cancellation day of the fibre services.
- 1.13 You acknowledge that it is your responsibility to ensure that any information you provide regarding this Commuter Plan is accurate, complete, and up to date.
- 1.14 A beneficiary must be selected, and the Customer agrees to receive communication directly from IFS to obtain the beneficiary details.
- 1.15 All information regarding the Commuter plan will be supplied to the Customer directly via email by Infussion Financial Services (IFS) (Pty) LTD.
- 1.16 Hypa reserves the right to amend these Standard Terms and Conditions for the Accidental Death Benefit policy at any time and it will be available on hypa.co.za.