

# Insurance & Risk for High-Hazard Occupations

## What Miners & Heavy-Earth-Moving Operators Should Have

### DISCLAIMER:

This guide provides general information only and does not constitute financial or insurance advice. Insurance needs vary based on your job type, risk level, and personal circumstances. Always consult a licensed financial advisor or insurance professional before choosing or changing any policy. Bilnor Staffing Solutions is not responsible for individual decisions made using this information.

Mining and heavy-equipment work come with daily risks: physical injury, long-term health issues, sudden job interruptions, and even fatal accidents. Having the right insurance ensures you—and your family—are financially protected when the unexpected happens.

Insurance is not a luxury in this industry.  
It's **part of your safety gear**.

## 1. Essential Insurance Policies to Consider

### A. Life Insurance

#### Why you need it:

Protects your family financially if something happens to you.

#### What to look for:

- A policy that covers **high-risk occupations** (not all do).
- Adequate payout for your dependents.
- Affordable monthly premiums.
- Optional benefits like funeral cover and income protectors.

### B. Disability Cover (Temporary & Permanent)

Mining and HEM work have higher chances of injuries that prevent you from working.

#### Covers you when:

- You cannot work due to injury.
- You become permanently disabled.

#### Make sure:

- The policy includes **occupation-specific cover** (e.g., fit-for-duty requirements).
- Waiting periods and exclusions are clear.

### C. Income Protection Insurance

If you're injured or develop a medical condition, this policy pays you a portion of your salary.

### Important for:

- Workers paid per shift or per contract.
- Families relying on a single income.

### Look for:

- High-risk plan options.
- Benefit periods (e.g., 6 months, 12 months, extended).
- Cover even for **off-duty injuries**.

## D. Critical Illness Cover

Miners and HEM operators may face long-term exposure risks (dust, chemicals, repetitive strain).

### This covers:

- Cancer
- Heart attacks
- Organ failure
- Chronic lung diseases
- Severe injuries
- Occupational illnesses

This helps with **medical bills**, rehabilitation, and income support.

## E. Funeral Cover

Fast payout for your family when they need it most.

### Benefits:

- Affordable monthly cost
- Covers you + dependents
- Pays within 24–48 hours (depending on the provider)

## F. Medical Aid or Hospital Plan

High-risk jobs mean high potential medical costs.

### Consider:

1. **Comprehensive Medical Aid** – best for workers with dependents.
2. **Hospital Plan** – essential even if you are healthy.
3. **Gap Cover** – covers the shortfall when hospitals charge more than medical aid tariffs.

### Important:

Choose providers with experience in **mining regions** (Limpopo, Mpumalanga, North West, Northern Cape).

## 2. Additional Risk Management Tools

Insurance covers major events, but everyday protections matter too.

## **A. Accident Cover (Daily)**

Pays out for:

- Broken bones
- Burns
- ICU stays
- Accidental death
- Accidental disability

Useful for miners working with blasting, heights, and moving machinery.

## **B. Legal Cover**

Helps with:

- Contract disputes
- Municipal issues
- Injury claims
- Work-related legal questions
- Employment rights

Workers in high-risk industries often need access to legal guidance.

## **C. Emergency Evacuation Cover**

Especially important for remote mining locations.

Covers:

- Ambulance services
- Helicopter evacuation
- Emergency medical transport
- Search-and-rescue in remote areas

## **3. Employer vs. Personal Insurance**

Many workers assume “the mine’s insurance will cover everything.”

Unfortunately, that’s not always true.

### **Employer (Mine) Usually Provides:**

- Workmen’s Compensation (COIDA)
- Basic group life (for permanent staff)
- On-site medical treatment
- Safety equipment

### **You Still Need Personal Cover:**

- If you work as a contractor
- If you rely on overtime income (not fully covered by employer payouts)
- If you have dependents

- If you want long-term cover beyond employment
- If you move between sites or contracts frequently

**Personal insurance protects YOU, not just the job.**

## 4. How to Choose the Right Insurance Provider

Look for:

- ✓ Covers high-risk occupations
- ✓ Affordable premiums
- ✓ Clear exclusions
- ✓ Good reputation for paying claims
- ✓ Short waiting periods
- ✓ Optional family benefits
- ✓ Cover during off-duty activities
- ✓ Flexible policies for contract workers

Avoid:

- ✗ Plans that exclude high-risk industries
- ✗ Policies that don't pay unless you're permanently disabled
- ✗ Extreme waiting periods
- ✗ Hidden fees

## 5. Estimated Monthly Costs (SA Overview)

*(Average ranges – varies by provider)*

- **Life Insurance:** R120–R450+
- **Disability Cover:** R150–R300+
- **Income Protection:** R200–R600+
- **Critical Illness Cover:** R120–R300+
- **Funeral Cover:** R70–R250
- **Medical Aid:** R1,200–R3,500
- **Hospital Plan:** R550–R1,000
- **Gap Cover:** R200–R350

Workers can mix and match depending on budget.

## 6. Tips for Keeping Your Insurance Active

- Debit orders should run **after payday**.
- Update your insurer when changing mines or roles.
- Keep beneficiary info updated.
- Store policy documents safely.
- Review your cover every 12 months.

## 7. Quick Checklist for High-Risk Workers

### Must-Have:

- ✓ Life Insurance
- ✓ Disability Cover
- ✓ Income Protection
- ✓ Funeral Cover
- ✓ Hospital Plan / Medical Aid

### Great to Have:

- ✓ Critical Illness Cover
- ✓ Personal Accident Cover
- ✓ Gap Cover
- ✓ Emergency Evacuation Cover

### Optional but Helpful:

- ✓ Legal Cover
- ✓ Family add-ons
- ✓ Savings policy (education, emergencies)