

IN BRIEF...

Re|assure: FUTURE COVER (GUARANTEED INSURABILITY)

The Future Cover Benefit offers protection against future adverse changes in the Life Assured's health. This Benefit may be added as an additional Benefit to any Life and/or Capital Disability Cover and allows the Policy Owner to increase the Sum Assured of the Life and/or Capital Disability Cover without further medical underwriting.

The increases are limited to 1x the underlying cover and subject to an aggregation limit of R10 000 000 (Sum Assured plus Future Cover) per Life/Capital Disability Cover.

ENTRY AGES

- ✘ Minimum Entry Ages: Eighteen (18)
- ✘ Maximum Entry Age: Fifty Five (55)

SPECIAL CONDITIONS

- ✘ The Option must be exercised within the first three (3) years from the Policy Commencement Date; however, the exercising of the Option can only commence after the first (1st) anniversary of the Policy
- ✘ Other dates on which the Option can be exercised are the second (2nd) anniversary of the Policy and on the occurrence of a life-changing event
- ✘ The Option is subject to a minimum of twenty five percent (25%) of the Future Cover; and, it has to be exercised in increments of five percent (5%)

life

simplicity

transparency

speed

cost