

IN BRIEF...

Re|invent : LIFE COVER

Resolution Life offers Life Cover for a specified term or for the lifetime of the Life Assured depending on the applicant's requirements. In addition, this Cover also includes the following:

- ✘ **Accidental Death Cover:** which provides for the payment of up to R500 000 (or the Life Sum Assured if lower) in the event of the accidental death of the Life Assured in the period preceding Resolution Life's written acceptance or rejection of the application for Life Cover. The Accidental Death Cover expires thirty (30) days after receipt of the application by Resolution Life
- ✘ **Terminal Illness Cover:** enables the acceleration of the Life Cover in the event of the Life Assured being diagnosed with a Terminal Illness, as defined in the Policy wording. On such a diagnosis, the Policy Owner may elect to have ninety percent (90%) of the Life Sum Assured paid in advance

ENTRY AGES

- ✘ Minimum Entry Ages: Eighteen (18)
- ✘ Maximum Entry Age: Sixty (60)

EXPIRY DATE

- ✘ Whole Life: when the Life Assured passes away
- ✘ Term: the earlier of
 - The Benefit Cease Date is reached; or
 - The termination of the Policy

SUM ASSURED

- ✘ Minimum Sum Assured: R300 000 (provided the Premium is no less than R100p/m)
- ✘ Maximum Sum Assured: R10 000 000 (this includes any Ancillary Payment Benefits and Future Cover on any One Life)

SUPPLEMENTARY BENEFITS

- ✘ Rely: Capital Disability Cover (accelerator or non - accelerator)
- ✘ Recover: Critical Illness Core or Comprehensive Cover (accelerator or non-accelerator);
- ✘ Reassure: Future Cover
- ✘ Reimburse: Life Expense Benefit

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SPECIAL CONDITIONS

General Exclusions:

No Benefit shall be admitted by Resolution Life, which is directly or indirectly caused or attributed to :

- ✘ Suicide, attempted suicide and self-inflicted injury within the first two (2) years of the commencement or reinstatement of the Policy
- ✘ Acts in violation of the law, which includes but is not limited to:
 - Driving a motor vehicle or a motor cycle without a valid driver's license and/or
 - The regular participation in any avocation, hazardous sport and/or pursuit where there is a breach or violation of the prescribed rules and regulations or membership / licensing requirements as governed by the regulatory body concerned (if any)
- ✘ No Benefit claim shall be admitted by Resolution Life, which is directly or indirectly caused by or attributed to the consumption of alcohol above the legal limit or taking of poisons or drugs or the application of medications, except bona fide prescribed by a qualified medical practitioner

Disclosure of information

- ✘ Resolution Life has based this Policy on information supplied by the Policy Owner, Life Assured and Premium Payer. If information which is material to this contract was withheld or not disclosed, the Policy may be declared null and void ab initio and paid Premiums may be forfeited

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