

IN BRIEF...

Re|store: INCOME PROTECTION COMPREHENSIVE COVER

In the event of the Life Assured becoming Occupationally Disabled and thereby unable to generate a monthly income, Resolution Life offers Restore. This Benefit provides a recurring monthly income payment. The Benefit will continue to be paid until the Life Assured recovers from the Disability, dies or reaches the age of sixty five (65).

An additional feature of this cover is the payment of a lump sum Benefit should the Life Assured successfully return to work within six (6) months of the date of disablement. This lump sum shall equal the sum of the monthly income protection benefits for the length of the applicable Deferred Period.

In addition, this cover also includes the following:

- ✘ **Resolution Life Law for All Core Membership:** this benefit entitles the Policy Owner to 24 hour telephonic legal advice on any personal legal issue, irrespective whether the cause of action arose before or after the date of commencement. The following advice will be excluded: tax, business related, financial advice or any other advice that is not of a legal or labour nature. Advice must be relevant to an incident involving the Policy Owner him/herself or his/her immediate family. Should the Policy Owner require legal representation in court, LIPCO will, upon the subscriber's request, refer him/her to a LIPCO panel attorney, who will render legal services at pre-arranged reduced rates

DEFINITION

The following definition of Occupational Disablement will be used:

Own Occupation Disability:

- ✘ The Life Assured is totally incapacitated from performing the duties of his current Occupation due to a medical impairment

ENTRY AGES

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

EXPIRY DATE

Term: the earlier of

- ✘ The Benefit Cease Date is reached; or
- ✘ The termination of the Policy

SUM ASSURED

- ✘ Minimum Sum Assured: R 5 000 p/m (provided the Premium is no less than R100p/m)
- ✘ Maximum Sum Assured: R 125 000 p/m

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SPECIAL CONDITIONS

Escalation:

- ✘ Once in claim the Benefit will escalate at the selected percentage (0% or 5%)

Deferred Period:

- ✘ One (1) or three (3) months will apply from the date of Disability

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)
 - The consumption of alcohol above the legal limit or taking poison or drugs or the application of medications, except bona fide prescribed by a 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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