

IN BRIEF...

Return-ANCILLARY BENEFIT - CAPITAL DISABILITY COVER

This Benefit provides for the payment of a lump sum in the event of the Premium Payer becoming permanently occupationally disabled due to an illness or bodily injury. The intention of this Cover is that the Policy Owner utilises this lump sum to continue paying the Premiums of the Policy; until such time that an alternate funding arrangement to accommodate the Disability has been made.

DEFINITIONS

The following definitions of Occupational Disablement are available:

Own Occupation Disability

The Premium Payer is, as a result of injury or illness, rendered totally and permanently unable to perform the functions of his/her own Occupation.

Own or Reasonably Suited Occupation Disability

The Premium Payer is impaired, as a result of injury or illness, to such an extent that he is rendered totally and permanently unable to perform the functions of his own or any reasonably suited Occupation. The skills, training, and experience of the Premium Payer will be taken into account.

Debility Cover

The Premium Payer has suffered total and permanent loss of use of both hands, or both feet, or one hand and one foot; or both eyes; or any other Debility which Resolution Life in its sole discretion may deem to be equivalent to the afore-mentioned.

ENTRY AGES

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

EXPIRY DATE

Term: the earlier of

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

SUM ASSURED

- ✘ Four different amounts maybe stipulated as the Sum Assured: R25 000 / R35 000 / R60 000 / R120 000

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SPECIAL CONDITIONS

Deferred Period:

- ✘ The Sum Assured shall be payable as soon as it has been established, to the satisfaction of Resolution Life, that the condition resulting in the Capital Disability is permanent and irreversible with no improvement expected in the future, either with or without any reasonable medical or other reasonable intervention. For certain conditions, including but not limited to back and neck conditions, as well as psychiatric conditions, the period required to determine this may be longer than for other 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)

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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