

### IN BRIEF...

## Re|pair- FUNCTIONAL AND PHYSICAL IMPAIRMENT COVER

This Benefit provides for the payment of a lump sum equal to a percentage of the Sum Assured on the occurrence of a serious impairment/ condition that should have a permanent impact on the Life Assured's lifestyle.

All Insured Events will be assessed once it has been reasonably established that the impairment / condition is permanent. The diagnosis and management of all conditions and impairments will require confirmation by appropriate specialists.

### ENTRY AGES

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

### EXPIRY DATE

- ✘ Term: the earlier of
  - The payment of a 100% of a Functional and Physical Cover Sum Assured;
  - The termination of the Policy;
  - The Benefit Cease Date is reached.

### SUM ASSURED

- ✘ Minimum Sum Assured: R300 000
- ✘ Maximum Sum Assured: R3 000 000

### EVENTS COVERED BY THIS BENEFIT:

- |                           |                              |
|---------------------------|------------------------------|
| ✘ Cardiovascular System   | ✘ Vascular Disease           |
| ✘ Haematopoietic system   | ✘ Respiratory                |
| ✘ Central Nervous System  | ✘ Gastro – intestinal System |
| ✘ Bladder                 | ✘ Renal system               |
| ✘ Musculo-skeletal System | ✘ Senses and speech          |
| ✘ Cancer                  | ✘ Burns                      |

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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 impairment / condition is permanent and irreversible with no improvement expected in the future, either with or without any reasonable medical or other reasonable intervention.

### Exclusions:

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

- ✘ Suicide, and attempted suicide within the first two (2) years of the commencement or reinstatement of the Policy;
- ✘ Intentional self-infliction of injuries or illness;
- ✘ Consumption by the insured person of alcohol, recreational drugs, narcotic drugs, habit-forming drugs or dependence-producing drugs except bona fide prescribed by a duly qualified and registered medical practitioner taken in accordance with the prescription.
- ✘ 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).
- ✘ For Sums Assured below a million rand (R1 000 000):
  - No claim shall be payable should the impairment arise from an injury, illness, condition or surgery for which the Life Assured sought medical advice, or about which she/ he knew or could reasonably be expected to have known, during the twenty four (24) months preceding the commencement of Cover.

### 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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