

IN BRIEF...

Re|COVER: CRITICAL ILLNESS COMPREHENSIVE COVER

A Critical Illness tends to strike at the most inopportune time and creates an enormous emotional and financial burden. This Benefit is specifically designed to alleviate the financial strain through the payment of a cash lump sum to the Policy Owner. The only pre-condition is that the Life Assured survives fourteen (14) days following the diagnosis of a Critical Illness, as defined in the Policy wording, after which the Benefit becomes payable. The Critical Illnesses covered by this Benefit are listed below.

The Policy Owner has the flexibility to select between a standalone and an accelerator Benefit. In the case of an accelerator Benefit, the maximum Sum Assured that can be purchased will be limited to the Sum Assured of the underlying Life Cover.

ENTRY AGES

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

EXPIRY DATE

- ✘ Whole of 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: R3 000 000 (this includes any Ancillary Payment Benefits)

SUPPLEMENTARY BENEFITS

- Repair: Functional and Physical Impairment Cover (accelerator or non-accelerator)

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CRITICAL ILLNESSES COVERED BY THIS BENEFIT

- ✘ Cancer
- ✘ Alzheimer's Disease
- ✘ Myocardial Infarction
- ✘ Deafness
- ✘ Kidney Failure
- ✘ Major Head Trauma
- ✘ Aortic Surgery
- ✘ Heart Valve Surgery
- ✘ End Stage Liver Failure
- ✘ Major Organ Transplant
- ✘ Blindness
- ✘ Stroke
- ✘ Parkinson's Disease
- ✘ Multiple Sclerosis
- ✘ Major Burns
- ✘ Motor Neurone Disease
- ✘ Benign Brain Tumour
- ✘ Coma
- ✘ Coronary Artery Bypass Graft
- ✘ Loss of or loss of use of two limbs

SCIDEP (STANDARDISED CRITICAL ILLNESS DEFINITIONS PROJECT)

The SCIDEP disclosure grid is detailed below. This indicates what percentage of the insurance cover will be paid out for the four (4) different severity levels applied to the four (4) major medical conditions: Cancer, Stroke, Coronary Artery Bypass Graft and Myocardial Infarction.

Level	Myocardial Infarction	Stroke	Coronary Artery Bypass Graft	Cancer
A	100%	100%	100%	100%
B	100%	100%	100%	100%
C	100%	100%	100%	100%
D	0%	0%	100%	100%

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).

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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