

IN BRIEF...

Re|ly : CAPITAL DISABILITY COVER

This Benefit provides for the payment of a lump sum in the event of the Life Assured becoming permanently occupationally disabled due to an illness or bodily injury. The Policy Owner has the flexibility to select between a standalone and an addition to their existing benefit. In the case of an accelerator Benefit, the Sum Assured will be limited to the Sum Assured of the underlying Life Cover.

DEFINITIONS

The following definitions of occupational disablement are available:

Own Occupation Disability

- ✘ The Life Assured 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 Life Assured 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 Life Assured will be taken into account.

Debility Cover

- ✘ The Life Assured 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

- ✘ 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)

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SUPPLEMENTARY BENEFITS

The following supplementary Benefits may be added:

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

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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