

IN BRIEF...

Re|turn - ANCILLARY BENEFIT - CRITICAL ILLNESS 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 when the Premium Payer is diagnosed with a specific illness, through the payment of a cash lump sum to the Policy Owner. The only pre-condition is that the Premium Payer survives fourteen (14) days following the diagnosis of the 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 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 illness has been made.

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

- ✘ One of the following 4 amounts can be selected as the Sum Assured: R25 000/ R35 000/ R60 000/ R120 000

CRITICAL ILLNESSES COVERED BY THIS BENEFIT

- ✘ Cancer
- ✘ Stroke
- ✘ Coronary Artery Bypass Graft
- ✘ Myocardial Infarction

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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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