

IN BRIEF..

RETURN - ANCILLARY BENEFIT - LIFE COVER

This Benefit offers Life Cover for the Premium Payer. The intention of this Cover is, in the event that the Premium Payer passes away, the Policy Owner utilises this lump sum to continue paying the Premiums of the Policy; until such time that an alternate funding arrangement has been made.

ENTRY AGES

- Minimum Entry Ages: Eighteen (18)
- Maximum Entry Age: Sixty (60)

EXPIRY DATE

- Whole Life: when the Premium reaches the age of seventy six (76).
- Term: the earlier of -
 - The Benefit Cease Date is reached; or
 - The Life Assured reaches the age of sixty five (65)

SUM ASSURED

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

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.

