

IN BRIEF...

Simply Critical Illness : **CRITICAL ILLNESS CORE COVER**

A Critical Illness tends to strike at the most inopportune time and creates an enormous emotional and financial burden. Resolution Life offers **Simply Critical Illness** assurance through a National Call Centre Network. 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 thirty (30) 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.

Entry Ages

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

Expiry Date

- ✘ When the Life Assured passes away
- ✘ The termination of the Policy
- ✘ Cover to age sixty Five (65)

Sum Assured

- ✘ Minimum Sum Assured: R 100 000.00
- ✘ Maximum Sum Assured: R 150 000.00

Cash back bonus

- ✘ Every 5 years if claim free
- ✘ 10% of total premiums (60 months) paid

Waiting period

- ✘ 12 months for non-accidental death
- ✘ Pre-existing conditions: During the first twenty four (24) months, no claim shall be payable should death arise from an injury, illness, condition or surgery for which the Life Assured was aware of, sought medical advice, or received treatment during the thirty-six (36) months preceding the commencement of the Cover.

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Critical Illnesses covered by this Benefit

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

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 the Insurer, which is directly or indirectly caused or aided by:

- ✘ Suicide and self-inflicted injury within the first 2 years (all benefits)
- ✘ Non-disclosure at application stage (all benefits)
- ✘ Acts in violation of the law including but not limited to driving a motor vehicle or motor cycle without a valid driver's license.
- ✘ 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).
- ✘ No claim in respect of accidental death shall be admitted by Resolution Life, which is directly or indirectly caused by or attributed to the consumption of alcohol above the legal limit or taking of poisons or drugs or the application of medications, except bona fide prescribed by a qualified medical practitioner.

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



Premium and Benefit Structure

- ✘ Compulsory 3,5% annual contribution increase
- ✘ **Option 4** : R200 000 Simply Life Cover + R100 000 Simply Critical Illness
- ✘ **Option 5** : R250 000 Simply Life Cover + R125 000 Simply Critical Illness
- ✘ **Option 6** : R300 000 Simply Life Cover + R150 000 Simply Critical Illness

Life Cover Sum Assured	Monthly Premium		Monthly Premium		Monthly Premium	
Age Band	Option 4		Option 5		Option 6	
Sum Assured	Male	Female	Male	Female	Male	Female
18-29	R 143.00	R 140.00	R 175.00	R 165.00	R 208.00	R 200.00
30-39	R 205.00	R 163.00	R 252.00	R 200.00	R 299.00	R 238.00
40-49	R 314.00	R 250.00	R 386.00	R 308.00	R 458.00	R 366.00
50-59	R 596.00	R 476.00	R 733.00	R 585.00	R 871.00	R 695.00
60-65	No Cover	No Cover	No Cover	No Cover	No Cover	No Cover

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