

Protection Plan

Description of Benefits

- Cover for the main member or policy holder, spouse plus one to five dependants (children under 21 are automatically included).
- Additional extensions for parents, parents-in-law and domestic employees are also available at an additional premium.
- Death as a result of HIV/Aids-related illness is covered.
- A three month waiting period exists for death as a result of natural causes (a six month waiting period for additional members on extended plans).
- If the main member's death is due to an accident, double the maximum compensation amount will be paid out.
- Suicide is not covered within the first 24 months.
- Claims will be settled in less than two working days if all documentation is received.

A maximum entry age of up to 80 years applies.

Exclusions

Insurance cover will not be granted and benefits will not be payable in the event of death of the assured life resulting directly or indirectly from, or which is attributable to, suicide or attempted suicide during the first 24 months from the commencement date, notwithstanding such suicide or attempted suicide being the result of insanity (temporary or permanent), mental illness, the influence of drugs or intoxication of the assured life.

Waiting Period

The 'waiting period' is a period during which no insurance cover is provided and monthly premiums are payable.

In the event of death, other than the accidental death of the assured life, the following waiting periods will be applicable:

- from the commencement date of the policy there is a three month waiting period for the main member, spouse and dependant children
- from the commencement date of the policy there is a six month waiting period for any additional members added to the policy.

Assessment of Risk

The age of the assured life is considered to be material to the acceptance of this policy.

Please note that any incorrect or incomplete information relating to the above may result in the non-payment of a claim.

Claims Procedure

In the event of a claim, the following must be submitted to our claims administrators:

- the official claim form
- the original or a certified copy of the original death certificate of the assured life
- proof of identity of the assured life
- a copy of the official police report in the case of accidental death of the assured life
- any other documentary proof as may be required.

All claims must be submitted in writing within 180 days of the death of the assured life.

Declaration by Insurer

The conditions of this scheme are not inconsistent with the provisions of the Long-term Insurance Act (Act No. 52 of 1998) or with the terms of the master policy, which is available on request.

Underwritten by Assupol Life (FSP licence number 53).
Auto & General Insurance Company Ltd is an authorised financial services provider (FSP licence number: 16354).