

# Cash Back Plus

## Cash Back Plus Bonus

In recognition of your good claims history, we give you cash back! If you do not claim for a period of four years, you will be entitled to a cash pay-out of your entire first year's premiums, up to a maximum of 25% of all your premiums paid over the four years (excluding broker fees and commission).

## Protection Plan

In order to aid in making provision for the unexpected but inevitable costs associated with death, this benefit offers:

- R5 000 funeral cover for the short-term policyholder
- claims settlement within two working days
- cover for death as a result of HIV/Aids-related illness
- only a three-month waiting period – i.e. a claim can only be submitted once the policy has been active for at least three months
- immediate cover if death is due to accidental causes.

Call **0861 78 92 52** in the event of a claim.

Note that all claims must be submitted in writing within 90 days after the death of the policyholder.

## Retrenchment Premium Waiver

Losing your job can be a traumatic experience. What would happen to your monthly short-term insurance commitments if this were to occur? This product has been designed to provide peace of mind during this trying time. If you are retrenched and you are the Auto & General policy holder:

- payment of your motor and household policy premium will be guaranteed for up to six months (offer valid for the lifetime of the policy)
- your Cash Back Plus Bonus will remain valid
- your personal possessions will still be covered.

Call **0861 78 92 52** in the event of a claim.

Please note that:

- a three-month waiting period applies – i.e. you can only claim for this benefit if your short-term insurance policy has been active for at least three months
- all claims must be submitted in writing within 60 days of the retrenchment of the insured.

## Death Premium Waiver

In the event of your death, this product will provide your family with additional protection during this difficult period:

- Auto & General motor and household policy premiums will be paid for six months (offer valid for the lifetime of the policy)
- your Cash Back Plus Bonus will remain intact
- your family's personal possessions will still be covered.

Call **0861 78 92 52** in the event of a claim.

Please note that all claims must be submitted in writing within 90 days after the death of the insured.

## Dreaded Disease Premium Waiver

(Available exclusively to clients over the age of 50.)

How would the payment of your motor and household insurance be affected if you were to fall victim to a critical and incapacitating illness? This product will ensure that your cover remains intact. The payment of your short-term insurance premium will be made for a six-month period if you are the Auto & General policy holder (offer valid for the lifetime of the policy) and suffer from or are diagnosed with:

- heart attack
- kidney failure
- blindness
- paraplegia
- cancer
- major burns
- stroke
- coma
- multiple sclerosis or motor neuron disease.

This benefit will also be payable should you become the recipient of a heart, lung, liver, pancreas, kidney or bone marrow by actually undergoing a major organ transplant procedure. Your Cash Back Plus Bonus will also be protected and your personal possessions will remain insured.

Call **0861 78 92 52** in the event of a claim.

Note that:

- all pre-existing conditions will be excluded from your cover
- all claims must be submitted in writing within 60 days of the incident or diagnosis of the insured.

## Expo-Sure

Exposure to HIV can occur in many ways (e.g. sexual transmission, blood transfusion, occupational exposure, etc). The purpose of this product is to ensure that you and your family have full access to confidential HIV-testing and treatment within the critical 72-hour window period after accidental exposure. This greatly reduces the possibility of becoming HIV-positive.

Expo-Sure offers you:

- a 24-hour, 365-days-per-year Care Centre for HIV/Aids information, advice and counselling
- two blood tests and consultations for sexual assault, trauma and potential exposure cases
- anti-retroviral therapy
- the 'morning-after pill'
- STI preventative medication (prophylaxis)
- a counselling benefit of R3 000 for the patient and immediate family after a sexual assault related incident
- a security benefit of R2 000 for reasonable security improvements after a sexual assault related incident
- lifelong phone-in advice and counselling to both patient and doctor.

In the event of accidental exposure, contact the care centre immediately on **0861 60 36 03**.