

Young@Heart

So, you're in your 50s. You've reached the advanced years and have just become the ruler of your new and untravelled domain. But you're not in limbo - you are now at liberty to make use of our new offering, especially created for you - the Young@Heart Value Added Products package. Young@Heart adds essential benefits to your existing motor and household cover, leaving you with the serious business of enjoying your new future.

Cash Back Plus Bonus

Making payments on your insurance policy is not simply a routine procedure of sending your money to a place where it doesn't work for you. You are actively saving money by maintaining your insurance, by not having to claim because you are ensuring to the best of your ability that strong security measures are upheld on your home, business and your vehicle. So, in recognition of your good claims history, Young@Heart gives you cash back! If you do not claim for a period of four years, you will be entitled to a pay-out of your entire first year's premiums or up to 25% of all your premiums paid over the four years (whichever the lesser).

Basic Excess Waiver

If you are faced with the regrettable situation where you have to submit a claim, paying the basic excess is an expense you can do without. Young@Heart saves you money by giving you cover against that basic excess payment.

No basic excess is applicable in the event of a claim for home contents, buildings or motor. You will therefore not be required to make this standard payment for your claim to be finalised.

Protection Plan

The emotional consequence of a funeral is an intensely distressing aspect of life and you would not want your family dwelling on financial troubles if you pass away.

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

- R5 000 Protection Plan cover for the short-term policyholder
- claims settlement within two working days
- cover for death caused by HIV/Aids-related illnesses
- only a three month waiting period, but immediate cover if death is due to accidental causes.

Retrenchment Premium Waiver

An alarmingly high figure of employees 50 years and older are becoming part of the retrenchment reality. You can deal with that concern effectively by activating this Young@Heart product to your advantage. If you do get retrenched, the following financial aspects will be applicable:

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

Death Premium Waiver

You've made sure that your family will have sufficient cover in the event of your death. But how do you ensure that, in the unfortunate event of your passing, the motor and household premiums on your family's possessions continue until they can take over the payments? Young@Heart offers additional cover by securing the ongoing payment of current debt:

- the Auto & General motor and household policy premiums will be paid for six months and their personal possessions will still be covered
- and the Cash Back Plus Bonus will be protected.

Dreaded Disease Premium Waiver

Within the strong and stable lifestyle you are now persevering, the possibility of becoming incapacitated due to a dreaded disease should not be disregarded.

This Young@Heart product guarantees that your short-term insurance cover remains intact and premiums are paid for a period of six months if you suffer from or are diagnosed with:

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

This benefit will also be payable if you undergo a major procedure or organ transplant and your Cash Back Plus Bonus will remain intact.

Expo-sure

HIV/Aids is a controversial aspect of life that requires a responsible and rational mental attitude. Young@Heart provides insurance against accidental exposure, subsequent treatment and therapy - thereby securing sufficient cover and essential benefits for you and your family. This product provides you and your family with 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'
- STD 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 603 603**.

Your Protection Plan is underwritten by Assupol Life (FSP licence number: 53). Your death, retrenchment and dreaded disease premium waivers are jointly underwritten by Capital Alliance Life Ltd (FSP licence number: 17404) and Assupol Life. Your ExpoSure cover is provided by LifeSense Disease Management for Auto & General Insurance Company Ltd, an authorised financial services provider (FSP licence number: 16354).