



1st for women

Life Cover Policy Book

The Readability Mark means that this document complies substantially with specific readability criteria lodged with the Registrar of Trademarks.



They include plain language, logical structure, a clean layout and descriptive headlines. The Mark was awarded by Plain Business Writing (Pty) Ltd.

First for Women Insurance Company Ltd (Reg. No. 1998/004804/06) is an authorised financial services provider (FSP licence number: 15261). Long-term insurance policies are underwritten by I Life Insurance Ltd (Reg. No. 2005/027193/06), an authorised financial services provider (FSP licence number: 24769).

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Your policy documents

Your policy documents

Please read your policy book carefully so that you understand what you are paying for, especially any restrictions, waiting periods and exclusions. Check that the information on your policy schedule is correct. To make corrections or general enquiries, kindly refer to the client services contact details on the cover.

The contract between you and your product supplier consists of:

- the policy book;
- the application for cover by telephone, through the website, mobi site or partners;
- their acceptance of your risk; and
- all policy schedules sent to you.

Your policy documents refer to the policyholder/owner as you/your, the product provider as your financial services provider and the underwriter or insurer as your product supplier.

For your peace of mind, you will find the following information in your policy book:

- an explanation of life insurance jargon;
- descriptions of your product benefits; and
- our contact details.

This policy includes consent to the sharing of private underwriting and claims information as set out in the standard disclosures made in terms of the Financial Advisory and Intermediary Services Act.

Life insurance jargon explained

Life insurance jargon explained

The phrases defined below are standard terms used in the life insurance industry. They appear in your policy book, policy schedule and other documents your product supplier may send you in the future. Each of these has a unique meaning within your contract. To ensure your full understanding of everything in context, please go through the list below before reading the rest of your documents. Please refer to the specific terms and conditions detailed in your policy schedule.

Accelerated benefit: If a claim pays out under an accelerated benefit, this reduces the cover amount under any related benefit on the policy.

Accidental death: A sudden and unforeseen event occurring at an identifiable place and time, which has a visible, violent or external cause, and results in the death of the **life assured**.

Accidental death benefit (ADB) cover: An accidental death benefit covers the **life assured** for accidental death and not for death due to natural causes.

Accidental disablement: A sudden and unforeseen event occurring at an identifiable place and time, which has a visible, violent or external cause, and results in the disablement of the **life assured**.

Aggregation of cover: The sum of life insurance benefits owned by the policyholder, across all insurers, used to determine the maximum allowed. The insurance industry uses aggregation to prevent clients from purchasing life insurance with the intention to better their circumstances.

Annual benefit escalation: The percentage by which cover increases each year on the policy anniversary.

Annual premium escalation: The percentage by which premiums increase each year on the policy anniversary.

Beneficiary: On the death of the **life assured**, this is the person or institution that the insurer pays the cover amount to, on the life insurance policy.

Commencement date: The date on which cover under the contract starts.

Contract term: The length of time the **life assured** will enjoy cover under the contract.

Cooling-off period: The policyholder may reconsider and/or cancel his/her contract during this period, without incurring any penalties, provided he/she has not made any claims.

Deferral period: The period of time that has to elapse, after occurrence of an event that leads to a claim, before the **life assured** is entitled to receive a benefit.

Dread disease cover: The life insurance benefit that pays out if a doctor diagnoses the **life assured** with a life-impacting or life-threatening disease.

Disablement cover: The life insurance benefit that pays out in the event of the disablement of the **life assured**. Disability benefits vary with different insurers and products; for instance, some products cover the **life assured** for specific events and others for occupation-related disability events.

Financial services provider: The authorised financial services provider that sells the life insurance policy to you.

Hazardous pursuits: Activities (normally of a physical nature) that increase the risk of death or disablement for the **life assured**. These activities include, but are not limited to, rock climbing, scuba diving, paragliding, hang-gliding, fighting (except for self-defence) and speed contests. The product supplier may apply special conditions to the policy or exclude a benefit on application for cover or if the policyholder discloses taking up a new activity.

In force: The policy benefits have not expired or been cancelled; premiums are being paid and are up to date.

Insurable interest: A person has an insurable interest in the life of the **life assured** if the death, disablement or illness of the **life assured** would result in financial loss for that person. This means that there needs to be a recognised relationship between the **policyholder/owner** and the **life assured**. Because of this relationship, the **policyholder/owner** would suffer a financial loss, should an unexpected event occur to the **life assured**. Life insurers consider everyone to have an insurable interest in their own lives as well as the lives of their spouse and dependants. Where no insurable interest exists, the applicable benefits will be void from the **commencement date**.

Life assured: The person on whose life events the benefits under the policy become payable.

Life cover: The life insurance benefit that pays out in the event of the death of the **life assured**.

Material information: The **life assured** must provide information to enable the product supplier to accurately assess the risk they are taking on. They must supply the information before the policy commences because the product supplier will use it to determine acceptance or declinature of the risk, any special conditions that may be applied, and whether there is a need for extra evaluations before they confirm cover. This could include, but may not be limited to, the **life assured's** medical history, smoking status, lifestyle, hazardous pursuits, occupation, income, and any existing life assurance policies for the **life assured**.

Natural death: Death that occurs from natural causes such as disease or old age, rather than from an act of violence or injury sustained in an accident.

Policy anniversary: The date one year from the commencement/cover start date, and every year thereafter for the life of the policy.

Policyholder/owner: The person or institution that owns the policy and is usually the **life assured**. Although there may be a different person paying premiums on the policy, the **policyholder/owner** is ultimately responsible for the payment of premiums on the policy.

Premium guarantee period: The length of time for which the product supplier guarantees premiums not to change, other than through compulsory annual premium escalations.

Premium payment term: The length of time for which premiums are payable for cover.

Product supplier: The authorised financial services provider that underwrites the life insurance policy.

Retrenchment benefit: This benefit is only applicable to credit life cover and is payable on the termination of the **life assured's** employment. Retrenchment due to adverse business conditions, introduction of new technology, or the reorganisation of the business, resulting in staff reductions, may result in a benefit payout.

Stand-alone benefit: If a claim pays out under a stand-alone benefit, this will not reduce the cover amount under any other benefit on the policy.

Sum assured: The amount of cover that the **life assured** applied for with the product supplier. The cover amount for a level sum assured product remains the same for the life of the policy; for an escalating or increasing sum assured it increases on every policy anniversary; and for a decreasing sum assured, it reduces gradually.

Term assurance: A type of life insurance that limits cover to a specified period.

Terminal illness cover: The life insurance benefit that pays out the full life cover amount to the **life assured**, while they are still alive and in the event of their doctor's and the insurer's chief medical officer's (CMO's) diagnosis that the **life assured** suffers a terminal illness with a life expectancy over a certain time frame, as defined by the life insurer.

Underwriting: The process during which the product supplier determines the level of cover it is prepared to offer, taking into consideration various financial limits based on age, gender, education, occupation, income, current life insurance cover, avocation, personal health status, family health history and insurable interest.

Financial underwriting measures the potential financial loss to the insurer to determine the proposed **sum assured** and product they can accept. **Medical underwriting** measures the health status of the **life assured** to determine whether to offer or deny cover and at what premium.

Waiting period: The period after taking out the policy during which time premiums are payable but the policyholder cannot claim certain benefits.

Whole of life: A life insurance benefit that provides cover throughout the entire lifetime of the **life assured**.

General terms and conditions

Contract of insurance

In return for your payment and the receipt and acceptance of your premium, your product supplier will provide insurance cover according to the terms of your policy during the period shown in your policy schedule. Your policy schedule highlights the specifics of your insurance cover and the terms and details therein are very important. Please check this document carefully and let your product supplier know should you have any concerns, questions or queries by contacting Client Services (contact details on the cover).

Contract duration

Cover under this contract will begin on the **commencement date**, as reflected in your policy schedule, provided the **policyholder/owner** has paid the first premium. The contract will remain in force until the end of the benefit term as stated in your policy schedule.

Payments

Premiums are payable monthly in advance by debit order and are payable for as long as the **Premium payment term section** of your policy schedule states. If the premium payment term is **whole of life**, premiums will be payable until the death of the **life assured**. If the **sum assured** for certain benefits cease or if the full **sum assured** has already been paid out for a benefit, no further premiums will be payable for those specific benefits.

If a payment is not received within 30 (thirty) days of the normal deduction date, the cover will be suspended, no benefits will be payable during this period, and your product supplier will endeavour to reinstate cover by attempting to collect arrear premiums. Should your product supplier still fail to receive payment, the policy will be cancelled. Your product supplier will not refund premiums already paid to date.

Annual premium escalation and premium guarantee period

An annual premium escalation and premium guarantee period may be applicable depending on the cover type or product chosen.

Please refer to your policy schedule for the annual premium escalation, premium guarantee period and revision details applicable to your specific cover package.

Reinstatement

Should your contract no longer be in force, your product supplier may reinstate your contract at your request. Your product supplier reserves the right to review and underwrite the policy terms and conditions on reinstatement and assess whether to reinstate the cover. The new terms and conditions will be set out in your policy book and policy schedule.

Governing law and currency

All benefit amounts specified in your contract are in the currency of the Republic of South Africa. All amounts payable to or by your product supplier will be in South African Rand. South African law will govern this contract.

Your product supplier may change the contractual terms of your policy if any laws or legislation affecting your type of life insurance change.

Underwriting

Your policy may be referred to an underwriter or quality assurer to assess whether to issue the policy and at what premium rate. To qualify for certain cover types, the **life assured** will be required to go for an HIV test. After completing all underwriting, your product supplier will confirm with the **policyholder/owner** whether cover is accepted, accepted on revised terms, or declined.

Cancellation

If you decide to cancel your policy, your product supplier requests that you do so in writing. Your product supplier will stop your cover once they have received your cancellation letter. The contract will become invalid and your product supplier will not be liable for any benefits after the cancellation date.

Your product supplier will cancel the contract if:

- the benefit term expires;
- you fail to pay your premium within 30 (thirty) days of the normal deduction date. The cover will be suspended and your product supplier will endeavour to reinstate cover by attempting to collect arrear premiums. Should your product supplier still be unsuccessful, the contract will be cancelled;

- they fully discharge all their contractual obligations; or
- the **life assured** dies.

During the cooling-off period

You may cancel your policy during the **cooling-off period**. This is the 30 (thirty)-day period from the date on which you receive your policy documents. Your product supplier will assume that these would have been delivered to your postal address within 7 (seven) days of the dispatch date. If you cancel your policy within the **cooling-off period**, your product supplier will refund the premiums you have paid, after deducting any costs specifically charged to provide cover for the period. The **cooling-off period** only applies if your product supplier has not paid out any benefits.

After the cooling-off period

Should you cancel your policy at any time other than during the **cooling-off period**, your product supplier will not refund the premiums already paid to them, as you would have already enjoyed cover.

Claims

Call the Claims Department (contact details on the cover) to inform your product supplier of any events that may or may not give rise to a claim, such as a death, disablement, dread disease or retrenchment. When you call, they will ask you or your beneficiary a series of questions, including details of the full circumstances surrounding the incident. Most details can be gathered telephonically.

Any amendments requested on the policy may have an effect on claims because of the effective date of change. Contractual/underwritten changes such as change in cover amount or amendment to benefits take effect on the first day of the following month. Non-underwritten changes such as update of contact information or amendments to beneficiaries are immediate.

Certain documents will be required from you to confirm the details of the claim. Your product supplier will not assess a claim until they receive all the necessary information. Your product supplier only accepts original or certified copies of documents. These documents should be delivered or posted to them, where the addresses are specified.

Your product supplier will only accept a claim if:

- the definitions and requirements of the insured event have been met;
- they rule that the claim is valid;
- they have received and accepted all the information required;
- the premiums for the policy have been paid in full; and
- the cover has not been cancelled.

All claims are assessed in South Africa only.

Important claims time limits

Your product supplier must be notified of an event that may result in a claim for a death benefit within 6 (six) months of its occurrence.

An event that may result in a claim for a disability, dread disease or retrenchment benefit must be reported to them within 3 (three) months of its occurrence.

Initial claim documentation must be sent to your product supplier within 3 (three) months of the claim event. Any additional documents required in order to process the claim need to be forwarded to your product supplier. Your product supplier may reject a claim if they do not receive notification within the prescribed period.

Disputed claims

Your product supplier will provide you with notice within a reasonable period after receipt of the claim, advising you whether the claim is accepted or rejected, or informing you whether the amount claimed is in dispute. The notice will contain the reasons for the dispute or rejection.

You are granted 90 (ninety) days to make representations to your product supplier about their decision on the claim. Your product supplier will respond to your representations within 10 (ten) days of receipt. Representations must be made in writing. Should your product supplier confirm their decision to reject or dispute the claim amount, you can either refer your complaint to the Ombudsman for Long-term Insurance or institute legal proceedings against your product supplier within 6 (six) months from receipt of their confirmation.

Your product supplier will calculate all benefits paid on valid claims in relation to total premiums paid to them.

Interest payable

No interest will be accrued or be payable on any payments related to premium refunds, ex gratia payments or claim payments due.

Continuity of cover

Your product supplier may review and, where necessary, make changes to the policy terms and conditions, benefit amounts and/or premiums payable or cancel certain benefits if there is a change in one or more of the following:

- **Smoking status:** If the **life assured** starts or recommences smoking at any stage during the contract period, your product supplier requires written notification of this change. In the event of a change notified, your product supplier reserves the right to adjust the **sum assured** or premium as necessary. Failure to inform them of starting or recommencing smoking will result in the benefit being reassessed at the claims stage, in line with the relevant underwriting practice at that time. This calculation will assume that the **life assured** was a smoker from the **commencement date**. Your product supplier will reduce the benefit payable to an amount in keeping with the actual premiums paid to date.
- **Country of residence:** If the **life assured** is outside of South Africa for more than 14 (fourteen) consecutive days during the contract period, your product supplier requires prior notification of this. In the event of this notification, they reserve the right to adjust the **sum assured** or premium as necessary. The **life assured** does not need to notify your product supplier if travel is to North or South America, Europe, Australia or New Zealand. Failure to inform them of such changes will result in their reassessing the benefit at claims stage, in line with the relevant underwriting practice at that time. Your product supplier may reduce the **sum assured** or reject the claim.

- **Foreign travel:** The **life assured** must inform your product supplier in writing of any travel outside the borders of South Africa. The Underwriting Department will advise whether the client will enjoy cover in the applicable country or whether they will exclude cover for that country.
- **Primary occupation:** Your product supplier excludes certain occupations from cover for disability. Certain occupations also put you at a greater risk of death. If they grant cover and the **life assured** changes his/her occupation, your product supplier requires notification of this change. If the new occupation falls into an excluded category, they may not be able to continue the disability cover. Failure to inform them of such a change will result in the benefit being reassessed at the claims stage, in line with the relevant underwriting practice at that time. Your product supplier may reduce the benefit payable to an amount in keeping with the actual premiums paid to date or reject the claim and you will forfeit premiums. This calculation will assume that the **life assured** was in his/her changed occupation from the **commencement date**. Where the **life assured** has more than one occupation, they will capture the one with the highest risk.
- **Hazardous pursuits:** If the **life assured** starts or alters participation in a hazardous pursuit at any stage during the contract period, your product supplier requires notification of this change. In the event of a change notified, they reserve the right to adjust the **sum assured** or premium as necessary and to advise the **policyholder/owner** of any additional premiums or exclusion(s) added to the policy. Failure to inform them of such changes will result in their reassessing the benefit at claims stage, in line with the relevant underwriting practice at that time. Your product supplier may reduce benefits payable to an amount in keeping with the actual premiums paid to date or reject the claim and you will forfeit the premiums. This calculation will assume that the **life assured** was participating in the hazardous pursuit(s) to this extent from the **commencement date**.

The **life assured** does not need to notify your product supplier if scuba diving up to 40 (forty) metres while in possession of a recognised diving qualification; or once-off casual participation in a hazardous sport or pursuit, in an appropriately controlled environment.

True and complete information, material misrepresentation, or non-disclosure

Your product supplier can only assess and accept a risk if you supply them with complete and truthful answers before the policy **commencement date** or effective date of change. If they find that information provided to them was incorrect or certain details were withheld, either at application stage or at a time when changes were made to the policy, and this information is, in their opinion, material to the assessment of the risk, they may repudiate your claim, repudiate future claims or cancel the policy. In such a case, your product supplier will not refund the premiums already paid to them and they may recover monies already paid to you for claims that relate to the misrepresentation or non-disclosure.

Material information

Information is material if a reasonable person would consider that the particular information should have been correctly disclosed to your product supplier by the **life assured** so that they could form their own view as to the impact of that information in assessing the relevant risk.

The **policyholder/owner** must supply this kind of information before the policy commences; when any changes are made to the policy; or when any changes must be notified to your product supplier. Your product supplier will use it to determine whether to accept the risk, any special conditions that may be applied, and

whether there is a need for extra evaluations before your product supplier confirms cover. This could include, but may not be limited to, the **life assured's/owner's** medical history, smoking status, lifestyle, hazardous pursuits, occupation, income, and any existing life assurance policies for the **life assured**.

Duty of disclosure

You must fulfil your duty of disclosure by making a fair presentation of the risk proposed for insurance. The duty of disclosure should be sufficient to draw your product supplier's attention in such a way that they can decide whether they require further information before taking up the cover.

Fraudulent or deliberate acts

Your product supplier will terminate the contract and admit no claim if:

- any claim under this policy is in any respect fraudulent;
- it is found that fraudulent means or false information was used to benefit from the cover granted;
- you knowingly allow anyone acting on your behalf to provide false information to obtain a benefit; or
- you deliberately and wilfully conspire to cause, aggravate or accelerate the illness or disability that gives rise to a claim.

Your product supplier will make no refunds for premiums already paid and may initiate legal proceedings against the defrauding party.

Examples in this policy book

Examples are provided for illustrative purposes and DO NOT form part of the contract. The terms and conditions of the contract and the details of the policy schedule determine any entitlement to benefits.

Language

Your product supplier communicates with its clients in English over the telephone and in writing. All explanations and communications conducted in another language are merely for the client's convenience and to aid understanding.

Should any discrepancy arise in interpretation and/or understanding, the English version of the policy documents will take precedence.

Your product

Pure life cover

Depending on the level of cover chosen, the following benefits and conditions will apply:

Benefit: This product pays out a lump sum in the event of the death of the **life assured**. The amount that will be paid out is stated on your policy schedule and is subject to all the conditions of this contract being met.

Expiry of cover: Cover can be taken out on a **whole-of-life** or **term assurance** basis.

Waiting period: During this period, only **accidental death** claims will be admitted. You will not be entitled to claim under this benefit for the duration of the period indicated in your policy schedule from the date of commencement of this contract, should the **life assured** die from natural causes.

HIV testing: If indicated in your policy schedule, your product supplier requires a new negative HIV test on the **life assured** to be submitted within a specified time frame of **commencement date** or **reinstatement date**. Should this not be supplied within the required period or the test result is reactive, the **life assured** will automatically be covered for **accidental death** only and premiums will be reduced accordingly.

Additional benefits (included automatically at no extra cost)

Depending on your policy, one or more of these benefits may be added to your contract. Please refer to your policy schedule for confirmation of the benefits that have been included.

- **Terminal illness cover:** If the **life assured** is diagnosed with a terminal illness and your product supplier's medical officer confirms a life expectancy of no more than 12 (twelve) months, payment of the **sum assured** will be made. Thereafter, all benefits under this product will cease.

This cover will not be applicable if:

- the policy is in the last year of its cover period; or
 - the waiting period has not yet expired.
- **Funeral benefit:** An accelerated death benefit is available for funeral and other related expenses in the event of the death of the **life assured**. Your product supplier pays the funeral benefit from the life cover **sum assured**. The balance of the claim will be assessed and settled thereafter, provided the terms and conditions are met.

For the funeral benefit, a waiting period from the **commencement date** or **reinstatement date** is applicable depending on the product. Following that, the funeral benefit will only be valid for claims arising from death due to accidental causes during the waiting period. Thereafter, after the specified period, claims arising from death due to both natural and accidental causes will qualify for the funeral benefit where natural cover applies, and accidental causes will qualify where accidental cover applies. Your policy schedule reflects the details of the benefits payable.

- **Premium waiver:** If available on the policy, this benefit is only applicable if the **policyholder/owner** is also the **life assured** and thus responsible for the payment of premiums. If the **life assured** becomes disabled and is paid a lump sum disability benefit, the premiums for pure life cover and dread disease cover (if applicable) will not be charged for a certain period, as stated in the policy schedule.

- this benefit is available for as long as the disability benefit is valid, **but will expire** after a certain time frame, as stated in the policy schedule; and
- the waiver will commence after a certain time frame, as stated in the policy schedule, following a full payout for the disability benefit.
- **Guaranteed assurability:** If applicable to the product chosen, the life cover **sum assured** on the policy may be increased by a percentage of the original **sum assured**, up to a maximum allowed or up to your product supplier's maximum insurable amount at the time, whichever is lower. This is without the need for any further underwriting, other than providing a new negative HIV test for the **life assured**. Such an option may only be exercised on the **policy anniversary** or after a significant event, as described below:
 - the marriage of the **life assured**;
 - a child being born to or legally adopted by the **life assured**;
 - the **life assured** purchasing a home; and/or
 - the **life assured** entering into a business or taking an increased interest in an existing business.

If cover is increased after any of the above events, the **sum assured** will remain the same for a specific time frame and further increases will only be allowed after this period, as stated in the policy schedule.

You may only use this benefit if you:

- have not claimed and are not in the process of claiming;
- are not aware of any condition present and have not suffered any event that would entitle you to claim under a policy;

- request the increase within 3 (three) months of the date of the significant event or **policy anniversary**; and
- are younger than the maximum entry age for this benefit.

Your product supplier will need further information about the significant events described above when you request the cover increase. Financial underwriting may also be required.

Your product supplier will base the premium for the increased cover on current premium rates and conditions applicable at the time of the increase.

General exclusions

Your product supplier will have no liability whatsoever under the policy where any claim arises from, or is the result of the:

- death of the **life assured** being, in their opinion, as a result of his/her own act, within a prescribed period from the **commencement date** of the policy or reinstatement of the cover, as stated in the policy schedule. If the **sum assured** is increased, a new period will apply to the increased portion, effective from the date of the increase;
- **policyholder/owner/life assured** deriving any income from the intentional contravention of any criminal law, whether legislative or common-law (including fraud);
- participation by the **life assured** in criminal activity;
- the **life assured** wilfully and materially breaking any law; or

- excessive consumption of alcohol; intentional inhalation of fumes; and intentional and negligent consumption of poisons, drugs, narcotics or medication (unless prescribed by an independent medical practitioner and used according to these instructions) by the **life assured**.

In the event of such a claim, the **policyholder/owner** will forfeit all benefits afforded in terms of this policy and all premiums paid in respect of this policy, and your product supplier may void or cancel this policy as from the **commencement date**, at its discretion.

Specific exclusions

Your product supplier will not pay a claim if the death of the **life assured** was, in their opinion, related directly or indirectly to any one of the events or conditions listed in the policy schedule under the **Specific exclusions section**.

Additional benefits

The following additional benefits are available to add to your pure life cover.

Disablement

Occupation-based disablement

Benefit: This product pays out a lump sum if the **life assured** becomes disabled and:

- is totally and permanently unable to perform the normal tasks required by his/her normal occupation;
and
- cannot do any other work that he/she would be able to do, given his or her education, knowledge, training or experience.

The maximum benefit amount, as stated on the policy schedule, will remain the same until 5 (five) years before the **life assured** turns 65 (sixty-five) or reaches his/her selected retirement age, whichever is earlier. From there on, your product supplier will reduce the **sum assured** once a year until it reaches zero.

The table below illustrates how they would make this adjustment on a **sum assured** of R100 000 with a retirement age of 65 (sixty-five):

Age	Amount
61	R80 000
62	R60 000
63	R40 000
64	R20 000
65	R0

Event-based disablement

Benefit: This product pays a percentage of the **sum assured** for disability according to the criteria as described in the tables below. Any claim paid out reduces the amount available for future claim events. Once a cumulative amount of 100% (one hundred percent) of the total **sum assured** (stated in the policy schedule) has been paid out, no further payouts for this benefit will be considered and cover will cease.

Injury or Illness	50% Payout	100% Payout
Loss of or Loss of Use of Limbs: The permanent physical severance of a limb(s) from above the elbow or knee joint or the total, permanent or irreversible loss of muscle function or sensation to the whole of a limb(s).	One limb.	Two limbs.
Blindness: Total, permanent and irreversible loss of all sight.	Total blindness in one eye.	Total blindness in both eyes.
Deafness: Total, permanent and irreversible loss of all hearing.	Total deafness in one ear.	Total deafness in both ears.
Loss of Speech: Total, permanent and irreversible loss of the ability to speak.		Total loss.
Permanent Confinement: The total, permanent and irreversible dependence on assistance, confirmed by your product supplier's medical officer.		To bed/wheelchair.

Injury or Illness	50% Payout	100% Payout
Major Burns: Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue covering at least the specified body surface area.	Full thickness burns covering at least 15% of body surface area.	Full thickness burns covering at least 25% of body surface area.
Major Head Trauma: A traumatic injury to the brain, caused by an external physical force, resulting in significant and permanent impairment of cognitive abilities and/or physical functioning. The diagnosis must be confirmed by a neurologist.		Resulting in a severe permanent neurological deficit and the need for continual supervision.
Spinal Debility: Total irreversible loss of muscle function or sensation to the whole of at least two limbs resulting from injury or disease. The disability must be permanent and supported by appropriate neurological evidence.		<ul style="list-style-type: none"> • Paraplegia. • Quadriplegia.

Example

A client selects a R250 000 sum assured disablement policy for event-based disablement. In an accident, the client loses 1 (one) limb. A 50% payout is made and the client receives R125 000. For any future claims, the remaining R125 000 is available for either a 50% or 100% payout per claim event.

Aggregation

On disability, previous earnings will mean the average monthly earnings during the 12 (twelve) months prior to incapacity of the **life assured** from his/her nominated occupation together with any pension fund contributions. Earnings will mean net after tax earnings, and will only include amounts earned in respect of work actually done by the **life assured** in his/her nominated occupation during this period.

HIV testing: If indicated in your policy schedule, your product supplier requires a new negative HIV test on the **life assured**, to be submitted within a specified time frame of **commencement date** or **reinstatement date**, as stated in the policy schedule. Should this not be supplied within the required period or the test result is reactive, the **life assured** will automatically be covered for **accidental disability** only and premiums will be reduced accordingly.

Additional benefits (included automatically at no extra cost)

Depending on your policy, one or more of these benefits may be added to your contract. Please refer to your policy schedule for confirmation of the benefits that have been included.

- **Guaranteed assurability:** If applicable to the product chosen, the cover **sum assured** on the policy may be increased by a percentage of the original **sum assured**, up to a maximum allowed or up to your product supplier's maximum insurable amount at the time, whichever is lower. This is without the need for any further underwriting, other than providing a new negative HIV test for the **life assured**. Such an option may only be exercised on the **policy anniversary** or after a significant event, as described below:

- the marriage of the **life assured**;
- a child being born to or legally adopted by the **life assured**;
- the **life assured** purchasing a home; and/or
- the **life assured** entering into a business or taking an increased interest in an existing business.

If cover is increased after any of the above events, the **sum assured** will remain the same for a specific time frame and further increases will only be allowed after this period, as stated in the policy schedule.

You may only use this benefit if you:

- have not claimed and are not in the process of claiming;
- are not aware of any condition present and have not suffered any event that would entitle you to claim under the policy;
- request the increase within 3 (three) months of the date of the significant event or policy anniversary; and
- are younger than the maximum entry age for this benefit.

Your product supplier may need further information about the significant events described above when you request the cover increase. Financial underwriting may also be required.

Your product supplier will base the premium for the increased cover on current premium rates and conditions applicable at the time of the increase.

General exclusions

Neither claims for disablement nor the premium waiver benefit will be paid if the condition of the **life assured** is caused or accelerated, whether it be directly or indirectly, by:

- participation in war and/or acts of war, whether war be declared or not;
- participation in civil commotion, insurrection, riot, usurpation of power, terrorism or acts of terrorism;
- participation in criminal activity;
- radioactivity and nuclear explosions;
- failure to obtain and/or follow reasonable medical advice;
- the **life assured** wilfully and materially breaking any law;
- material misrepresentation or non-disclosure of information before the **commencement date**;
- self-inflicted injury or illness;
- excessive consumption of alcohol; intentional inhalation of fumes; and intentional and negligent consumption of poisons, drugs, narcotics or medication (unless prescribed by an independent medical practitioner and used according to these instructions); or
- participation in any hazardous sport or pursuit, unless notified to your product supplier and accepted for cover (with or without an increase in premium).

Specific exclusions

Your product supplier will not pay the disability claim or the premium waiver benefit if the condition of the **life assured** is caused or accelerated, whether directly or indirectly, by any one of the events listed in the policy schedule under the **Specific exclusions section**.

Dread disease

Benefit: This product pays a percentage of the **sum assured** if the **life assured** suffers a dread disease, as defined and according to the criteria described in the tables below. Any claim that is paid out reduces the amount available for future claims.

Two payout levels apply on occurrence of a dread disease defined below:

- a 25% (twenty-five percent) payout on a life-impacting dread disease; or
- a 100% (one hundred percent) payout on a life-threatening dread disease.

Once your product supplier has paid out a claim for a life-impacting event, they will only consider further claims for life-impacting events if the subsequent claims are not directly related to or caused by the previous disease(s). Once a claim for a disease has been made, no further claims will be considered for that specific disease, unless the condition has progressed to a life-threatening level – the remaining 75% (seventy-five percent) will then be paid out. Once a cumulative amount of 100% (one hundred percent) of the total **sum assured** (stated in the policy schedule) has been paid out, no further payouts for this benefit will be considered and cover will cease.

Expiry of cover: Cover can be taken out on a **whole-of-life** or **term assurance** basis and will automatically expire if the life policy becomes invalid.

Survival period: The lump sum will only be paid if the **life assured** survives for at least 28 (twenty-eight) days from the date of diagnosis. If the **life assured** dies during this period, your product supplier will not pay any dread disease claim. This survival period applies to all claims, regardless of whether there has been an earlier claim.

HIV testing: If indicated in your policy schedule, your product supplier requires a new negative HIV test on the **life assured** to be submitted within a specific time frame of **commencement date** or **reinstatement date**, as stated in the policy schedule. Should this not be supplied within the required period or the test result is reactive, the product supplier will proceed to cancel the cover and will not refund the premiums already paid to date.

The different diseases and their definitions and conditions under this policy are as follows:

Cancer:		
Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
Any malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue, including leukaemia. Unequivocal histological evidence of invasive malignancy must be provided.	Stage 1 or stage 2 (including stage 1 or stage 2 leukaemia).	Stage 3 or stage 4 (including stage 3 or stage 4 leukaemia).
Specific Exclusions <ul style="list-style-type: none"> • Kaposi's sarcoma • Carcinoma in situ • Basal cell carcinoma • Squamous cell carcinoma of the skin • CLL Stage 0 (very early stage chronic leukaemia) • T1N0M0 prostate cancer (very early stage prostate cancer). 		

Cardiovascular:

The diagnosis under each of the conditions is to be confirmed by a cardiologist using the appropriate specialist investigations.

Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
Angioplasty: An interventional procedure to improve or restore blood flow to the narrowing (stenosis) of a coronary artery where the stenosis is at least 50% of the diameter of the vessel. Angiographic evidence to support the necessity for the above procedure must be provided.	✓ (With or without stent)	
Heart Valve Repair or Replacement: Undergoing heart surgery from medical necessity to replace or repair one or more heart valves. This includes a valvotomy, or valvuloplasty (valvoplasty).	✓ If procedure is done through keyhole (endoscopic) surgery	✓ If procedure is done by means of open heart surgery.

Cardiovascular:		
Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
<p>Heart Attack: The death of a portion of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> • new characteristic electrocardiographic changes of an acute myocardial infarction; and • the characteristic rise of cardiac enzymes, troponins or other biochemical markers, <p>where all of the above show a definite acute myocardial infarction. Other acute coronary syndromes, including but not limited to angina, are not covered under this definition.</p>	✓	Severe heart attack (EF < 40% measured after 30 days).
<p>Coronary Artery Bypass Graft Surgery (CABG): The undergoing of open heart surgery on the advice of a cardiologist to correct narrowing or blockage of one or more coronary arteries with bypass graft but excluding balloon angioplasty, laser relief or any other procedures.</p>	✓ If procedure is done through keyhole (endoscopic) surgery.	✓ If procedure is done by means of open heart surgery.

Cardiovascular:		
Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
<p>Aorta Graft Surgery: Undergoing surgery for disease of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft. For this definition, aorta means the thoracic and abdominal aorta but not its branches.</p> <p>Specific Exclusion Keyhole cardiac surgery, unless otherwise specified.</p> <ul style="list-style-type: none"> • Keyhole cardiac surgery. 		✓
Cerebrovascular Incident (Stroke):		
Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
Any cerebrovascular incident (CVI) which has a subsequent neurological influence. There must be evidence of permanent appropriate neurological deficit consistent with the lesion as seen on a CT or MRI scan.	Stroke.	Stroke requiring continual professional assistance for personal care, e.g. institutionalisation or home-based care by a registered care professional.

Specific Exclusions

- Transient ischaemic attacks
- Migraine.

Major Organ Transplant or Chronic Organ Failure:

The chronic, irreversible, and total failure of the organ concerned, requiring a transplantation of the organ.

Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
Kidney: End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis or renal transplant is initiated. The diagnosis is to be confirmed by a nephrologist.		✓
Heart: Requiring a heart transplantation. The diagnosis is to be confirmed by a cardiologist.		✓
Lung: Requiring a lung/heart-lung transplantation. The diagnosis is to be confirmed by a pulmonologist/cardiologist.		✓

Major Organ Transplant or Chronic Organ Failure:

Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
Liver: Chronic and irreversible liver failure as confirmed by clinical and histological evidence requiring a liver transplant. The diagnosis is to be confirmed by a gastroenterologist.		✓
Pancreas: Inflammatory disease of the pancreas characterised by fibrosis and irreversible loss of exocrine function, requiring a pancreas transplantation.		✓
Specific Exclusions <ul style="list-style-type: none">• Liver: alcohol and/or drug abuse-related disease• Pancreas – alcohol and/or drug abuse-related disease• Corneal transplants.		

Other Diseases of the Nervous System:

Diagnosis of a specified nervous system disorder as confirmed by a specialist neurologist. The severity of the condition presenting itself must be of a level required to qualify for a payout as defined below:

Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
<p>Multiple Sclerosis: A definite diagnosis by a neurologist of multiple sclerosis, that satisfies all of the following criteria:</p> <ul style="list-style-type: none"> • there must be current impairment of motor or sensory function, which must have persisted for a continuous period of at least six (6) months; and • the diagnosis must be confirmed by diagnostic techniques current at the time of the claim. 	<p>Definite diagnosis of multiple sclerosis with (2) two separate documented events.</p>	<p>Progressive-form multiple sclerosis.</p>
<p>Parkinson's Disease: A definite diagnosis by a neurologist of Parkinson's disease, which satisfies all of the following criteria:</p> <ul style="list-style-type: none"> • there must be permanent impairment of motor function, with associated tremor and rigidity of movement; and • the diagnosis must be confirmed by diagnostic techniques current at the time of the claim. 	<p>Definite diagnosis of Parkinson's disease.</p>	<p>Parkinson's disease requiring continual professional assistance for personal care, e.g. institutionalisation or home-based care by a registered care professional.</p>

Other Diseases of the Nervous System:

Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
<p>Alzheimer’s Disease: Alzheimer’s disease is a progressive and degenerative disease. The symptoms are caused by a dementing loss of memory and concentration but there is an overall decline in all mental faculties. The diagnosis is to be confirmed by a neurologist.</p>	<p>Definite diagnosis of Alzheimer’s disease.</p>	<p>Alzheimer’s disease requiring continual professional assistance for personal care, e.g. institutionalisation or home-based care by a registered care professional.</p>
<p>Benign Brain Tumours: A non-malignant tumour in the brain or meninges resulting in permanent deficit to the neurological system correlating to the site of the tumour. The diagnosis is to be confirmed by a neurologist.</p>	<p>Symptomatic benign brain tumours.</p>	<p>Treatment-resistant or inoperable benign brain tumour.</p>
<p>Motor Neurone Disease: This is a degenerative disease of unknown cause that predominantly affects the motor neurons of the central nervous system. The diagnosis is to be confirmed by a neurologist.</p>		<p>Diagnosis of motor neurone disease.</p>
<p>Specific Exclusion</p> <ul style="list-style-type: none"> • Micro adenomas of the pituitary gland. 		

Gastrointestinal Diseases:

Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
Ulcerative Colitis: A chronic inflammation of the large intestine, not caused by bacteria, that results in ulceration and bleeding. The diagnosis must be confirmed by a gastroenterologist or specialist physician.	Ulcerative colitis or Crohn's disease requiring the ongoing use of either steroids or immunomodulatory medication.	Ulcerative colitis or Crohn's disease requiring permanent colostomy, hemicolectomy or ileostomy.
Crohn's Disease: A chronic autoimmune disease, which can affect any part of the gastrointestinal tract. The diagnosis must be confirmed by a gastroenterologist or specialist physician.		

Connective Tissue Diseases:

Disease	Life-impacting 25% Payout	Life-threatening 100% Payout
<p>Systemic Lupus Erythematosis: This is a chronic inflammatory auto-immune disease that may involve the skin, joints, kidneys, brain, heart and lungs. The unequivocal diagnosis of systemic lupus erythematosus, including a positive anti-nuclear factor test, must be confirmed by a specialist physician.</p>	<p>Severe systemic lupus erythematosus with single-system involvement.</p>	<p>Severe systemic lupus erythematosus with multiple-system involvement (i.e. involvement of three or more systems, excluding the skin).</p>
<p>Rheumatoid Arthritis: Chronic inflammatory disease in that there is musculoskeletal and systemic involvement. The diagnosis is to be confirmed by a rheumatologist.</p>	<p>Severe rheumatoid arthritis with single-system involvement.</p>	<p>Severe rheumatoid arthritis with multiple-system involvement of the heart or lungs, or vasculitis despite optimal treatment.</p>
<p>Specific Exclusion</p> <ul style="list-style-type: none">• Discoid lupus.		

Aids:	
Disease	Life-threatening 100% Payout
Advanced Aids	<ul style="list-style-type: none"> • A positive HIV test result. • A CD4 cell count of less than 200. Including 3 (three) of the following: <ul style="list-style-type: none"> • Weight loss of >10% body mass in less than 6 (six) months • Shingles • Oral thrush • Chronic diarrhoea • Active pulmonary tuberculosis. OR 1 (one) of the following: <ul style="list-style-type: none"> • Kaposi's sarcoma under age 60 • Pneumocystic carinii pneumonia • Progressive multifocal leukoencephalopathy • Extra pulmonary tuberculosis • Cryptococcal meningitis.
Specific Exclusion <ul style="list-style-type: none"> • The Advanced Aids benefit is excluded unless a new negative HIV test on the life assured was required as per the policy schedule. 	

Claims examples

1. A client with a sum assured of R400 000 has a minor heart attack. This is not life threatening and he qualifies for a 25% payout and thus receives an amount of R100 000. He later suffers a more severe heart attack, with a resultant ejection fraction of 35% more than 30 (thirty) days after the event (see page 39). He receives the remaining R300 000.
2. A client with a sum assured of R750 000 has an angioplasty, qualifies for a 25% payout and thus receives R187 500. Some years later, an oncologist diagnoses the client with stage 2 cancer. The client qualifies for and receives 25% of R562 500 (the remaining sum assured), which totals R140 625. A year later the cancer progresses and the oncologist diagnoses the client with stage 4 cancer. He thus qualifies for a 100% payout and receives the remaining R421 875. The dread disease policy ceases with this payment.

Additional benefits (included automatically at no extra cost)

Depending on your policy, one or more of these benefits may be added to your contract. Please refer to your policy schedule for confirmation of benefits that have been included.

- **Guaranteed assurability:** If applicable to the product chosen, the cover **sum assured** on the policy may be increased by a percentage of the original **sum assured**, up to a maximum allowed or up to your product supplier's maximum insurable amount at the time, whichever is lower. This is without the need for any further underwriting, other than providing a new negative HIV test for the **life assured**. Such an option may only be exercised on the **policy anniversary** or after a significant event, as described below:

- the marriage of the **life assured**;
- a child being born to or legally adopted by the **life assured**;
- the **life assured** purchasing a home; and/or
- the **life assured** entering into a business or taking an increased interest in an existing business.

If cover is increased after any of the above events, the **sum assured** will remain the same for a specified period and further increases will only be allowed after this period, as stated in the policy schedule.

You may only use this benefit if you:

- have not claimed and are not in the process of claiming;
- are not aware of any condition present and have not suffered any event that would entitle you to claim under the policy;
- request the increase within 3 (three) months of the date of the significant event or **policy anniversary**; and
- are younger than the maximum entry age for this benefit.

Your product supplier may need further information about the significant events described above when you request the cover increase. Financial underwriting may also be required.

Your product supplier will base the premium for the increased cover on current premium rates and conditions applicable at the time of the increase.

- **Premium waiver:** If available on the policy, this benefit is only applicable if the policyholder is also the **life assured** and thus responsible for the payment of the policy's premiums. If the **life assured** suffers a dread disease and is paid a lump sum dread disease benefit, the premiums for pure life and disablement cover (if applicable) will not be charged for a certain period.
 - this benefit is available for as long as the dread disease policy is valid, **but will expire** after a certain time frame; and
 - the waiver will commence after a certain time frame, following the month in which a full payout for the dread disease benefit was made.

General exclusions

No dread disease claim will be paid if the condition of the **life assured** is caused or accelerated, whether it be directly or indirectly, by:

- radioactivity and nuclear explosions;
- material misrepresentation or non-disclosure of information before the **commencement date**; and/or
- excessive consumption of alcohol; intentional inhalation of fumes; and intentional and negligent consumption of poisons, drugs, narcotics or medication (unless prescribed by an independent medical practitioner and used according to these instructions).

Specific exclusions

Your product supplier will not pay the claim amount if the dread disease the **life assured** suffers from arises or is accelerated, directly or indirectly, by any one of the events listed in the policy schedule under the **Specific exclusions section**.

Retrenchment

Claim event: The termination of the **life assured's** employment by their employer due to adverse business conditions, introduction of new technology, or the reorganisation of the business, resulting in staff reductions.

Type of cover: A regular series of amounts are paid in respect of the **life assured's** monthly loan repayments.

Expiry of cover: Cover is granted for the remaining period over which a capital debt is due under the finance agreement or for the contract term or until a benefit is paid out in respect of death, disability or dread disease cover, whichever is earlier.

Amount of cover: This benefit will pay a monthly benefit equivalent to the monthly repayment due under the finance agreement. The number of payments is as specified in the policy schedule. The maximum monthly benefit is limited to the amount as stated on the policy schedule.

Waiting period: There is a waiting period before a claim can be made against this benefit as specified in the policy schedule.

Deferred period: The **life assured** will receive the monthly benefit only after being unemployed, due to retrenchment, for a continuous period of at least the period indicated in the policy schedule from the date of the claim event and your product supplier has admitted the claim. Should the **life assured** die during this period, your product supplier will not pay any retrenchment claim. This period may be waived at your product supplier's discretion.

General exclusions

No claims for retrenchment will be paid:

- if the **life assured** is self-employed or an employee of a family-owned business and is a member of that family;
- after the expiry of cover;
- if retrenchment occurs due to resignation or the acceptance of voluntary retrenchment; the expiry of a non-renewable fixed term contract or a contract of temporary or casual nature; any form of retirement or fair dismissal in terms of the **life assured's** contract of employment;
- if the claim is as a result of pregnancy, childbirth or abortion;
- if the **life assured** was aware that the he/she was to be retrenched prior to the date that the cover came into force;
- if the **life assured** loses his/her job due to fraud, dishonesty or any illegal conduct on their part;
- if the **life assured's** loss of employment is directly or indirectly due to any sickness, disease, injury or medical condition;
- if retrenchment occurs due to participation in any strike action, labour disturbance, unrest, political activity, civil commotion, public disorder or riot;
- if the claim has arisen from any exclusions relating to death, disability or dread disease;
- where it is considered by your product supplier that the **life assured** was not employed full time prior to this event; and/or

- if the **life assured** has not been in full-time employment for a continuous period as specified in the policy schedule.

Specific exclusions

We will not pay the claim amount if the retrenchment of the **life assured** was, in our opinion, related directly or indirectly to any one of the events or conditions listed in the policy schedule under the **Specific Exclusions section**.

Contact us

We bring our clients the freedom of choosing the high quality life cover option that suits them best, at a monthly premium that they can afford. Feel free to contact us so we can assist with your enquiries.

Client Services – Contact our Client Services Department to obtain policy information, make changes, query payments and any other general enquiries regarding your policy.

Tel: 0860 10 97 59
Fax: 0860 10 51 97
E-mail: clientservices@ffwlife.co.za

HIV Test Enquiries – Contact the HIV Department for more information on HIV tests, where applicable.

Tel: 0860 67 06 70
Fax: 0860 10 51 97
E-mail: hivtests@ffwlife.co.za

Claims – Contact the Claims Department to submit a claim or make an enquiry regarding an existing claim.

Tel: 0860 10 51 96
Fax: 0860 10 51 97
E-mail: claims@ffwlife.co.za

Cancellations – If you wish to cancel your policy, please send a letter informing us to do so. Contact the Cancellations Department for more information regarding cancellations.

Tel: 0860 10 52 49
Fax: 0860 10 51 97
E-mail: cancellations@ffwlife.co.za

Before you cancel your policy, remember what made you consider life insurance in the first place.

