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income when you can't work

Temporary Income Protection

Temporary Income Protection pays a monthly income for a fixed period if you're completely unable to do your job because of injury, illness or surgery.

Portion of monthly salary	Replaced
First R10,000	**80%**
Next R20,000	**65%**
Next R30,000	**60%**
Above R60,000	**50%**

How the payout is calculated

A tiered percentage of your monthly salary. This benefit is not taxable, so the tiers approximate the impact of tax.

R100k monthly cap

Take-home payments capped at your actual pay

When it pays

When you're completely unable to perform the duties of your job. Payments stop at the end of the selected period, or when you return to work, whichever is sooner.

How long it pays

The payment period is chosen upfront: **6, 12 or 24 months**.

The deferred period

The time from when you first can't work to when the benefit starts: **1, 3 or 6 months**. The payment period *includes* the deferred period, e.g. a 12-month period with a 3-month deferral pays for 9 months.

Limits & caps

Capped at your actual take-home pay. If you have other income-replacement benefits, the total can't exceed your take-home pay.

Claiming again soon after

If a claim happens less than 6 months after payments stopped, the deferred period is waived and payments start immediately, but the payment period does not reset.

Ending & exclusions

Ends when you turn 65. A 1-year pre-existing condition exclusion applies (anything you were aware of, treated for, or showed symptoms of in the 12 months before cover started).

support when life hits hard

Critical Illness Cover

Unlike Life Cover, Critical Illness Cover pays out when you **survive** a serious illness. It's a lump sum paid to you, not your family, to use for anything: medical bills, debt, time off work, transport or childcare. Only available if the employee also has Life Cover.

How the payout works

A lump sum is paid to you if you're diagnosed with a qualifying severe illness. You can only have this cover if you also have Life Cover, and the Critical Illness amount cannot be higher than your Life Cover amount.

28-day survival period

You must survive at least 28 days after diagnosis. Pass away before 28 days and only Life Cover pays; after 28 days, both Life and Critical Illness Cover can pay.

Multiple claims

A claim won't affect your Life Cover or Disability benefit, but each claim reduces the amount remaining. If a condition worsens, the difference is paid. Once fully paid out, the cover ends.

Pre-existing conditions & ending

No benefit is payable for **two years** from the start of cover for any illness arising from a pre-existing condition. This benefit ends at age 65. It does not cover every illness, review the policy documents for the full list.

Conditions covered	Core	Comp.
No. of conditions	**11**	**24+**
SCIDEP aligned	Yes	Yes
Severity payouts	75/100%	25–100%
Cancer	A–B	A–D
Heart attack	A–B	A–D
Stroke	A–B	A–D
Coronary artery bypass	A–B	A–D
Kidney failure	100%	100%
Respiratory failure	100%	100%
Major organ transplant	100%	100%
Paralysis (2 limbs)	100%	100%
Blindness (both eyes)	100%	100%
Coma	100%	100%
Severe burns	100%	100%
Heart valve surgery	–	Yes
Aorta graft surgery	–	Yes
Cardiomyopathy	–	Yes
Liver failure	–	Yes
Loss of 2+ limbs	–	Yes
Loss of speech	–	Yes
Motor neurone disease	–	Yes
Parkinson's disease	–	Yes
Advanced dementia / Alzheimer's	–	Yes
Multiple sclerosis	–	Yes
Severe ulcerative colitis / Crohn's	–	Yes
Lupus (SLE)	–	Yes
Accidental head injury	–	Yes
Premium positioning	**Lower**	**Higher**

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the fine print, made clear

Critical Illness — key exclusions

Each covered condition has specific exclusions. The most important are summarised below; always refer to the policy documents for the full definitions and severity requirements.

Cancer
Benign, pre-malignant or low-malignant-potential tumours; carcinoma in-situ (Tis/Ta); prostate cancers unless Gleason ≥7 or ≥T2N0M0; non-melanoma skin cancers (except malignant melanoma ≥T1N0M0); myelodysplastic & myeloproliferative neoplasms; cutaneous lymphoma confined to skin; cancers detected only via biomarkers or liquid biopsies.

Stroke
Transient ischaemic attack (TIA); vascular disease of the eye or optic nerve; migraine & vestibular disorders; traumatic brain injury.

Heart attack
Other acute coronary syndromes (e.g. angina); cases not meeting SCIDEP severity definitions.

Coronary artery bypass graft
Angioplasty, stent insertion, or other catheter-based procedures.

Kidney failure
Acute reversible kidney failure; dialysis due to temporary causes; kidney failure caused by recreational drug or alcohol abuse.

Respiratory failure
Acute or reversible lung disease leading to temporary failure.

Major organ transplant
Organs not listed (e.g. cornea, skin); cell transplants (islet cells, non-haematopoietic stem cells); autologous stem cell transplantation; transplants resulting from alcohol or drug abuse.

Paralysis
Paralysis due to self-harm or psychological disorders; Guillain-Barré Syndrome.

Blindness
Loss of sight that can be corrected by surgery, medication or refractive correction.

Coma
Medically induced coma; coma due to self-inflicted injury, alcohol or drug use.

Severe burns
Self-inflicted burns; sunburn or sun exposure.

Heart valve surgery (Comprehensive only)
Catheter-based or percutaneous interventions; minimally invasive / keyhole surgery.

Aorta graft surgery (Comprehensive only)
Surgery to branches of the thoracic / abdominal aorta; catheter-based methods (e.g. stent implantation).

Cardiomyopathy (Comprehensive only)
Transient reduction of function due to myocarditis or arrhythmias; cardiomyopathy caused by recreational drug or alcohol abuse.

Liver failure (Comprehensive only)
End-stage liver disease caused by recreational drug or alcohol abuse; Hepatitis B/C infections acquired via IV drug use.

Loss of limbs (Comprehensive only)
Self-inflicted injury; loss of use due to psychological or psychiatric causes.

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cover if you can't work again

Occupational Disability Cover

Occupational Disability Cover pays a lump sum if an employee becomes permanently unable to do their job due to injury, illness or surgery. Only available if the employee also has Life Cover.

When it pays

When the insurer determines the employee can no longer perform their current job, or any other suitable job based on their education, skills and work experience.

The deferred period

A **6-month** deferred period applies, the time between when the disability began and when the benefit becomes payable, used to confirm the disability is permanent.

What it doesn't cover

No benefit is paid for disability caused by attempted suicide or deliberate self-injury at any time, or for refusal of treatment recommended by a medical practitioner.

Pre-existing conditions & ending

A one-year exclusion applies for any illness or injury the employee was aware of or showed symptoms of in the 12 months before cover started. Cover ends at age 65 or the company's Normal Retirement Age.

Age at claim	Payout
60	**100%**
61	**80%**
62	**60%**
63	**40%**
64	**20%**
65	**0%**

Benefit reduction (age 60–65): to align with retirement, the cover amount reduces by 20% every year from age 60 until it reaches zero at 65 (or Normal Retirement Age).

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security for those you love

Life Cover

Life Cover provides a lump sum payout to an employee's nominated beneficiaries if the employee passes away, designed to help families cover living expenses, pay off debts, or secure their children's future.

How the payout works

A single payment is made directly to up to four nominated beneficiaries. If no beneficiary is chosen, the payout is made into the employee's estate.

Terminal illness advance

If diagnosed with a terminal illness and expected to die within 12 months, the benefit can be paid in advance. The benefit then terminates, even if the employee recovers.

Exclusions

No benefit for suicide or deliberate self-injury within the first two years. For groups under 20 employees, a one-year pre-existing condition exclusion applies.

Cover amount & ending

Capped at the lower of 5× annual salary or R2,500,000, with a minimum of R50,000. This benefit ends when the employee turns 70.

Free cover limit

Employees receive a limited amount of standard cover, for natural and accidental causes, with no underwriting and no waiting period. The amount depends on the number of employees being covered. Above the free cover limit, employees may need to answer some simple health questions; without underwriting, only accidental death is covered for the higher amount.

No. of employees	Life, critical illness & disability	Funeral	Temp income protection
1–4	0	0	0
5–9	R50,000	R50,000	0
10–19	R500,000	R50,000	0
20–49	R500,000	R100,000	R25,000
50–99	R1,000,000	R100,000	R30,000
100–149	R1,500,000	R100,000	R40,000
150+	R2,000,000	R100,000	R50,000

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a dignified farewell

Funeral Cover

Funeral Cover provides a rapid lump sum payout to cover immediate costs when the main insured person, or a covered family member, dies.

OPTION 1

Member-only cover

Covers only the employee. If the employee dies, the lump sum is paid to their first listed beneficiary. Family members are not covered.

OPTION 2

Family cover

Comprehensive protection for the employee, their spouse, and all biological or legally adopted children under the age of 21.

How the payout works

Who	% of cover
Member / Spouse / Child (14–21)	**100%**
Child (6–14)	**50%**
Child (0–6)	**50%** (max R20k)
Stillborn benefit*	**R5,000**

*For a stillborn baby after 26 weeks of pregnancy.

Body repatriation

Transport of the deceased's remains within South Africa. For the main member only, it also includes repatriation to a SADC country (e.g. Zimbabwe, Botswana).

Premium waiver

If the main member dies, the surviving spouse and children receive 6 months of continued cover without paying any premiums.

Waiting period & ending

A 6-month waiting period applies for natural causes; accidents are covered from day one. No benefit for suicide within the first year. Cover for member and spouse ends at age 70; children are covered until they turn 21.