

**DISABILITY**

Benefit Description	The Disability Benefit pays out a lump sum in the event of permanent and total disablement that will result in the life insured's inability to engage in an occupation. The benefit is also paid if the life insured meets one of the Core Impairment events.
Type of Benefit	Stand alone
Minimum Entry Age	19 ANB
Maximum Entry Age	56 ANB
Maximum Cover Amount	R10,000,000
Premium Patterns	Level 5% Compulsory Escalation Age Rated
Benefit Term	For life
Minimum Premium	R150.00 per month
Premium Guarantee Period	Experience Rated
Voluntary Increase Options	0% - 15% Voluntary Premium Escalations 0% - 15% Voluntary Cover Escalations
Effect of Claim on Disability	Where a partial payment has been made, the benefit amount will reduce by the amount of the payment made. The remaining benefit amount will be available for further claims. The Disability Benefit cannot be reinstated.
Effect of a Claim on Other Benefits	On payment of a claim under this benefit <ul style="list-style-type: none"> <li>• The amount payable on death will not be altered unless a claim has been paid before the expiry of the three month survival period;</li> <li>• Any lump sum disability or impairment benefits shall be reduced by the amount of the Disability claim;</li> <li>• Critical illness benefits will not be affected.</li> </ul>
Waiting Period	No waiting period. The benefit will be payable once Hollard Life is satisfied that the insured is permanently disabled or impaired.
Survival Period	A three month survival period will be imposed before a Disability claim is admitted. If the benefit is attached to a policy with Life Cover, the claim may be paid before the end of the three month survival period, in which case any amount payable on the death of the Life Insured will be reduced by the amount claimed under the Disability Benefit for the remainder of the three month survival period.
Change in Circumstances	<p><b>Smoker status</b></p> <p>The owner undertakes that Hollard Life be advised in writing should any Life Insured who is indicated as a non-smoker in the policy schedule commence or recommence smoking in any form whilst the policy is in force. In this event Hollard Life shall adjust the benefits or premium accordingly. Similarly, if any Life Insured who is indicated as a smoker in the policy schedule ceases smoking for a period of no less than 12 months, he/she will be entitled to a rate reduction.</p> <p><b>Occupation</b></p> <p>The owner undertakes that Hollard Life be advised in writing should any Life Insured change his/her occupation. In this event, Hollard Life reserves the right to adjust the benefits or premium accordingly.</p> <p><b>Hazardous Pursuits</b></p> <p>The owner undertakes that Hollard Life be advised in writing should the Life Insured take up a hazardous sport or pursuit, including (but not limited to) rock climbing, hang-gliding,</p>

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	<p>micro-lighting, acrobatic flying and speed contests of any kind. Scuba-diving up to 40 metres while in possession of a recognized diving qualification and once-off casual participation in a hazardous sport or pursuit in an appropriately controlled environment does not need to be notified to Hollard Life.</p>
<p>General Exclusions</p>	<p><b>Self-inflicted injuries</b>          No payment shall be made if the incident or illness giving rise to such claim was directly or indirectly caused, occasioned, accelerated or aggravated by self inflicted injuries.</p>
<p>Benefits Included in the Disability Benefit</p>	<ul style="list-style-type: none"> <li>• Occupational Disability            *The benefit amounts listed under Occupational Disability will reduce by 20% of the initial benefit amount per annum from the policy anniversary immediately preceding the Life Insured's 66th birthday. Cover for these events will therefore effectively cease on the policy anniversary immediately preceding the Life Insured's 70th birthday.</li> <li>• Impairment</li> </ul>

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Contingent Events	Details
<b>Occupational Disability Contingent Events*</b>	
Occupational Disability Definition	<b>Own Occupational Disability</b> Total and permanent inability of the Life Insured, due to sickness, injury, disease, illness or surgical operation, to perform his/her own occupation. Benefit: 100% of Benefit Amount
Contingent Events	Details
<b>Core Impairment Contingent Events</b>	
Loss of One Limb	Total, permanent and irreversible loss or loss of use of a limb, where a limb is defined as an arm above the elbow or a leg above the knee. Benefit: 50% of Benefit Amount
Loss of Two or More Limbs	Total, permanent and irreversible loss or loss of use of any two limbs, where a limb is defined as an arm above the elbow or a leg above the knee. Benefit: 100% of Benefit Amount
Loss of One Foot or One Hand	Total, permanent and irreversible loss or loss of use of a foot or a hand, where a foot is defined as the extremity of the leg below the ankle and a hand the extremity of the arm beyond the wrist. Radiological evidence of irreversible joint destruction must be provided. Benefit: 50% of Benefit Amount
Loss of Both Hands/Both Feet/One Hand and One Foot	Total, permanent and irreversible loss or loss of use of both hands, both feet or one hand and one foot. Radiological evidence of irreversible joint destruction must be provided. Benefit: 100% of Benefit Amount
Loss of Sight in One Eye	Permanent, total and irreversible loss of sight in one eye as a result of chronic sickness or accident. The blindness must be certified through an Ophthalmologist's report and cataracts are specifically excluded. Benefit: 25% of Benefit Amount
Loss of Sight in Both Eyes	Permanent visual acuity impairment (not correctable by operation) resulting in a Snellen rating of less than 20/200 bilaterally. Benefit: 100% of Benefit Amount
Loss of Hearing in Both Ears	Permanent, total and irreversible loss of hearing in both ears as a result of chronic sickness or an accident. Total loss of hearing means the average hearing levels, tested with hearing aids when applicable, at audible frequencies is more than 90 decibels. Medical evidence in the form of audiometric and sound-threshold tests must be provided. Benefit: 100% of Benefit Amount
Loss of Speech	Permanent, total and irreversible loss of the ability to speak as a result of chronic sickness or an accident. Loss of speech due to any psychological disorder is excluded. Benefit: 100% of Benefit Amount
Traumatic Head Injury	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 and resulting in a need for continual care or supervision. The diagnosis must be confirmed by a Neurosurgeon or Specialist Neurologist. Benefit: 100% of Benefit Amount

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Permanent Mental or Cognitive Impairment	<p>The cognitive deterioration, or loss of cognitive capacity which results from an identifiable organic cause and is evidenced by MMSE (Mini Mental Test) scores of less than 18 in tests conducted at least two months apart.</p> <p>Benefit: 100% of Benefit Amount</p>
Daily Activities	<p>Totally and permanently unable, because of illness or accidental injury, to perform two or more of the tests listed below without the help of another person, but with the use of appropriate assistive or corrective aids and appliances. This must be confirmed in a report from the Life Insured's doctor, and an examination by a specialist of Hollard Life's choice.</p> <p>Before the policy anniversary immediately preceding the Life Insured's 66th birthday:</p> <ul style="list-style-type: none"> <li>• Walking, being the ability to walk 200 metres on a flat surface without having to stop or suffering severe discomfort;</li> <li>• Bending or Lifting, being the ability to get into or out of a standard car, being able to bend or kneel to pick up something from the floor and straighten up, or the ability to lift, carry or otherwise move everyday objects using either hand. Everyday objects would include a kettle of water, bags of shopping or a briefcase;</li> <li>• Communicating, being the ability to answer the telephone and take a message;</li> <li>• Reading, meaning having the eyesight required to be able to read a daily newspaper;</li> <li>• Manual Dexterity, being the ability to use hands and fingers with precision, including the ability to pick up and manipulate small objects, such as pens or cutlery.</li> </ul> <p>After the policy anniversary immediately preceding the Life Insured's 66th birthday</p> <ul style="list-style-type: none"> <li>• Washing: The ability to wash in a bath or shower (including getting into and out of a bath or shower).</li> <li>• Dressing: The ability to put on, take off, secure and unfasten all garments.</li> <li>• Feeding: The ability to cut meat, butter bread and to get food and drink into the mouth using fingers or utensils.</li> <li>• Toileting: The ability to use the lavatory and to recognize the need to void the bladder or bowel.</li> <li>• Mobility: The ability to move indoors from room to room on level surfaces.</li> <li>• Transferring: The ability to move from a bed to a chair or wheelchair and vice versa.</li> <li>• Communicating: The ability to answer the telephone and take a message.</li> </ul> <p>Benefit:</p> <p>Inability to perform 2 Daily Activities 50% of Benefit Amount</p> <p>Inability to perform 3 or more Daily Activities 100% of Benefit Amount</p>