

Protection Plan Policy

Description of benefits

- Protection for yourself, your family and additional assured lives against funeral expenses.
- Cover is provided for 1 spouse and 5 dependant children.
- Cover is included for death caused by HIV/Aids or related illnesses.
- An amount equal to twice the benefit of the main member will be paid out in the event of accidental death of the main member.

Exclusions

Insurance cover will not be granted and benefits will not be payable in the event of death of the assured life resulting directly or indirectly from, or which is attributable to, suicide or attempted suicide during the first 24 months from the commencement date, notwithstanding such suicide or attempted suicide being the result of insanity (temporary or permanent), mental illness, the influence of drugs or intoxication of the assured life.

Waiting Period

The 'waiting period' is a period during which no insurance cover is provided and monthly premiums are payable.

In the event of death, other than the accidental death of the assured life, the following waiting periods will be applicable:

- from the commencement date of the policy there is a 3-month waiting period for the main member, spouse and dependant children
- from the commencement date of the policy there is a 6-month waiting period for any additional members added to the policy.

Assessment of the risk under the 1st for Women Protection Plan

The age of the assured life is considered to be material to the acceptance of this policy.

Please note that any incorrect or incomplete information relating to the above may result in the non-payment of a claim.

Claims Procedure

In the event of a claim, the following must be submitted to our claims administrators:

- the official claim form;
- the original or a certified copy of the original death certificate of the assured life;
- proof of identity of the assured life;
- a copy of the official police report in the case of accidental death of the assured life; and
- any other documentary proof as may be required.

All claims must be submitted in writing within 3 months of the death of the assured life.

Declaration by insurer

The conditions of this scheme are not inconsistent with the provisions of the Long-term Insurance Act (Act No. 52 of 1998) or with the terms of the master policy, which is available on request.

Underwritten by Assupol Life (FSP licence number 53). 1st for Women Insurance Brokers (Pty) Ltd is an authorised financial services provider (FSP licence number: 15261). Underwritten by Auto & General Insurance Company Ltd, an authorised financial services provider (FSP licence number: 16354).