

SUMMARY OF TERMS AND CONDITIONS

Waiting periods:

General:

- Accidental death: One monthly premium
- Income Protecta: Three consecutive equal monthly premium deductions prior to claim event

Premiums:

Premiums will be due and payable monthly on or before the last day of each month. Where premiums are not paid to the Administrator, the policy will be discontinued on such terms as may be determined by the Administrator and/or AUL.

Increase of premiums notification period: 31 days written notice.

Salary increase: should your salary increase to a higher bracket, please notify the Administrator immediately so that the cover option can increase accordingly.

Claims:

Claims must be fully submitted within 180 days of event. I acknowledge receipt of an original copy of my application. I know that I may cancel this policy within 31 days with no loss. I warrant that the particulars given above, whether in my handwriting or not, are true and complete. I understand and agree that any misstatement in this application will invalidate any claim under this policy. I undertake to abide by the terms and conditions of the Product Specification Document of the underwriter, which is available on request.

How does my Income Protecta work?

- The benefit is payable after a 10-day deductible period.
- Before a member can claim for their Income Protecta benefit, the following check boxes should be ticked:
 - Has the main member depleted all his/her sick leave? If not, the member cannot claim for this benefit. If the member has enough sick leave to cover the days he has been booked off there is no valid claim. If the member receives a portion of sick leave, the remaining days less the excess period can be claimed.
 - Has the main member been booked off by a doctor for more than 10 working days and his/her sick leave is depleted?
 - If YES, the Income Protector pays out a benefit from day 11 for a maximum period of 10 working weeks.
 - It pays 75% of your basic monthly salary to a maximum of R30 000, multiplied by the days booked off sick.

How to claim for the following benefits:

Product Provider	Type of Claim	Contact detail
Infussion Financial Services	Accidental Death Claims Income Protecta Claims	Please contact Infussion call line on: 0861 11 22 56 ; Email: admin@infussionfinancial.co.za

General exclusions:

No claim will be admitted in terms of this Policy if the event giving rise to the claim is caused directly or indirectly by or is in any way attributable to any of the following:

- The willing participation by the Principal Insured or such other insured persons under this Policy, in any of the following:
 - an act of war (whether war is declared or not);
 - military action;
 - riot or unlawful strike;
 - insurrection;
 - civil commotion;
 - usurpation of power;
 - martial law;
 - terrorism; and
 - any usage of nuclear, chemical and biological weapons, device or agent.
- A disease, epidemic or a pandemic;
- An Act of Government;
- Any act or deed by the Principal Insured deliberately committed in violation of any law as well as any other insured person under the Policy including but not limited to a minor child, where his/her parent and/or legal guardian knowingly allows such child to participate in any act which constitutes a violation of any law;
- Self-inflicted injury or self-inflicted illness, whether intended or not, or voluntary exposure to danger or obvious risk of injury. Any injury or disease which is caused partly by the actions or omissions of the insured, but in conjunction with the action or omission of some other party of some other contributory factor, will fall outside the ambit of the above exclusion.