

Notes

- This chapter should be read in conjunction with the contract documents. If there is any conflict or inconsistency between the contents of the contract documents and this chapter, the provisions of the contract documents will prevail.
- Take note that information contained in this technical guide is with regards to the latest versions of the applicable products/benefits. Refer to the contract documents for information about the existing products/benefits of a life insured.
- Any reference to "you" or "your" refers to the life insured. Any reference to "we", "us", "our" or "ours" refers to Sanlam Life Insurance Limited (Sanlam Life). Any reference to "plan overview" refers to the plan overview of the contract documents.

Overview of Express

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Products

We offer a range of new generation risk products under the Express product option, which enables a life insured to obtain transparent, low-cost risk cover, and offer the required flexibility to accurately address a life insured's requirements for cover.

Limited medical underwriting applies to the Express product option, with a shortened medical questionnaire, which makes this a good option for clients who place a premium on their time.

A separate quotation must be drawn for each of the products in the table below, and a separate plan will be issued for each product.

Product	Product code
Topcover products	
Matrix Express Topcover	T02W
Express Topcover for Professionals	
Express Topcover for Graduates	

Benefits

General

A variety of benefits are available.

When a benefit reaches its cover end date, the total payment of the plan will be reduced by the payment for that benefit at the time.

Business insurance

Express is not available for business insurance.

Benefits for Topcover products

- Up to 10 lives may be insured on a plan, where at least one of these must be the planholder or his/her spouse. It is not compulsory for the planholder to be a life insured on the plan:
 - The planholder and his/her spouse may each have up to 15 benefits
 - The planholder's other family members may each have up to 2 benefits: Funeral Expenses (FSC3) and Cashback (RS).
- The Immediate Expenses benefit (DSF3) and/or Funeral Expenses benefit (FSC3), with or without the Cashback benefit, may not be the only benefits on a plan.
- The Cashback benefit is **not** allowed on its own for a life insured, and can only be taken if the life insured also has other benefits.
- It is compulsory to take the Death benefit for a life insured in order to select an accelerator benefit for that life insured. It is not compulsory to take the Death benefit for a life insured in other instances.
- Cover amounts are subject to new business limits and financial underwriting, and for accelerator benefits the following also applies:
 - The sum of the cover amounts of all **accelerator disability and impairment benefits** on a plan for a life insured may **not** exceed the cover amount of the Death benefit for that life insured.
 - The sum of the cover amounts of all **accelerator dread disease/severe illness benefits** on a plan for a life insured may **not** exceed the cover amount of the Death benefit for that life insured.
- Certain combinations are **not allowed** on the same plan for the same life insured:
 - More than one instance of the same benefit, for example:
 - Two Cancer benefits, where one is with a fixed term and one is with whole life cover. Note, however, that the Cancer and Cancer Plus benefits are different benefits and therefore one of each is allowed for the same life insured on one plan.
 - For benefits other than disability and impairment benefits, accelerator and standalone benefit types of the same benefit are not allowed.
(For disability and impairment benefits it will be allowed to take accelerator and standalone benefits types of the same benefit on the same plan for the same life insured.)
 - The Credit Life benefit in combination with benefits other than the Cashback benefit.
(Only the Cashback benefit and the compulsory Permanent Disability, Temporary Disability and Retrenchment rider benefits are allowed with the Credit Life benefit on the same plan.)

Benefits are grouped together per type of cover, and more information about a specific benefit is available in the applicable chapter with the name of the type of cover, e.g. more information about the Death benefit is available in the *Life cover* chapter.

The type of benefit is indicated by "S", "A" and "AB" in the tables below, where:

- S = Standalone
- A = Accelerator
- AB = Additional benefit.

Benefits for Topcover products		
Benefit	Benefit code	Type of benefit
Life cover		
Death	DS	S
Immediate Expenses	DSF3	S
Estate Expenses	DEC	S
Funeral Expenses	FSC3	S
Accidental death	ASC	S
Disability and impairment benefits		
Comprehensive Disability*	CAR3	A
	CSR3	S
Comprehensive Disability Plus*	CAR4	A
	CSR4	S
Comprehensive Impairment*	OAI	A
	OSI	S
Accidental Comprehensive Disability*	ASO3	S
Accidental Comprehensive Disability Plus*	ASO4	S
Accidental Comprehensive Impairment*	ASI	S
Severe illness benefits		
Cancer*	TAT3	A
	TST3	S
Cancer Plus*	TAT4	A
	TST4	S
Cardiovascular*	TAH3	A
	TSH3	S
Cardiovascular Plus*	TAH4	A
	TSH4	S
Dread disease and injury benefits		
Core dread disease	TAC	A
	TSC	S
Whole life core dread disease	TAC2	A
	TSC2	S
Accidental injury	ASW	S
Credit Life cover		
Credit Life	DSC	S
Cashback		
Cashback	RS	AB

*This benefit is available with fixed term or whole life cover.

Rider benefits with the Credit Life benefit

It is compulsory to take the Permanent Disability, Temporary Disability and Retrenchment rider benefits when the Credit Life benefit is taken for a life insured. (Note however that the Retrenchment rider benefit is not available for self-employed lives insured.)

An additional payment will be charged for each rider benefit.

Refer to the *Credit Life cover* chapter for more information.

General exclusions

In addition to the general exclusions listed in this section, the following applies:

- Exclusions for a specific benefit, if any, are set out in the chapter where the specific benefit is discussed.
- Specific exclusions, if any, are set out in the plan overview, in the special provisions for the life insured concerned.

General

We will not admit a claim if it resulted directly or indirectly from any of the following, where the life insured:

- participates in riot, insurrection, civil commotion, military or hostile action, or an act of terrorism;
- commits or attempts to commit a crime of murder, assault, housebreaking, theft, robbery, kidnapping, a crime involving a sexual act, or a crime of a similar nature to any of these crimes;
- deliberately inflicts an injury on himself or herself;
- takes drugs or medicine not according to medical prescription, or drives any form of motorised vehicle on a public road whilst his or her blood alcohol level exceeds the legal limit;
- is exposed to a nuclear explosion or radio-activity.

The above exclusions **do not apply** to the following benefits:

- Death (DS)
- Immediate Expenses (DSF3)
- Estate Expenses (DEC)
- Funeral Expenses (FSC3)
- Death cover on Credit Life (DSC)

Exclusions for risky activities

We will not admit a claim if the claim event resulted directly or indirectly from any of the following risky activities:

- recurrent (more than once) hang-gliding, paragliding, parasailing, sky-diving, parachuting, sky-surfing or microlight flights.

The above exclusions for risky activities **do not apply** to the following benefits:

- Death (DS)
- Immediate Expenses (DSF3)
- Estate Expenses (DEC)
- Funeral Expenses (FSC3)
- Death cover on Credit Life (DSC)

We will also not admit a claim if the claim event resulted directly or indirectly from any of the following risky activities indicated below. These exclusions **do not apply** to the Funeral Expenses (FSC3) benefit.

- acrobatic flights or BASE jumping;
- cave diving, commercial diving, or the exploration of underwater wrecks for financial gain;
- motorised racing or speed contests;
- professional boxing, professional kick-boxing or professional wrestling.

Exclusion for foreigners

No cover is available to foreigners who do not live in South Africa or who live in South Africa without valid travelling documents.

Cover is available to foreigners who live in South Africa with valid travelling documents, but is restricted to claim events in South Africa only. However, if a life insured at any stage obtains a permanent residence permit, or South African citizenship, the benefits on the plan for that life insured will cover claim events both inside and outside South Africa, excluding those countries where cover is excluded, if applicable.

If a life insured no longer lives in South Africa, it is the planholder's responsibility to request us in writing to end the benefits on the plan for that life insured. We will not refund any payments because of cover being restricted to claim events in South Africa only.

For foreigners with citizenship in Lesotho or Namibia the benefits on the plan will cover claim events both inside and outside South Africa, excluding those countries where cover is excluded, if applicable.