



# OLD MUTUAL PROTECT SEVERE ILLNESS COVER

## KEY PRODUCT FEATURES

OLDMUTUAL

DO GREAT THINGS EVERY DAY

**Protect yourself and your family from unexpected costs while recovering from a severe illness such as cancer, heart attack or stroke. Old Mutual Protect Severe Illness Cover pays a single tax-free amount from N\$100 000 to N\$6 million if you have a severe illness. This can be used to cover rehabilitation costs, travel expenses to treatment centres, modifications to your home or car and day-to-day expenses while taking time off from work to recover.**

This is a summary of the key features of **Old Mutual Protect Severe Illness Cover** to help you to decide if you want to buy this product.

Please read this with the **About Old Mutual Protect** key features document to understand the common product features, exclusions and other insurance terms we use.

These documents do not replace the legal terms and conditions in the Product and benefit rules, which we will send to you if we accept your application.



### KEY FEATURES

- Pays a percentage of the cover amount during the term you've chosen if you have a severe illness such as a heart attack, cancer or stroke. If your quality of life is severely impacted by treatment and you can't care for yourself, the **Cancer Enhancer** will boost the payout by up to 25% of the cover amount.
- You're covered up to 30 days before your first premium is payable.



### ADD BENEFITS AT AN EXTRA COST TO ENHANCE YOUR COVER

**Top-up Benefit** – pays the full cover amount for specific illnesses. It includes a **Lifestyle Enhancer** which pays double the cover amount if your quality of life is severely impacted by an accidental brain injury, coma, heart attack, paralysis or a stroke and you can no longer care for yourself.

**Child Illness Benefit** – pays up to N\$500 000 for child severe illnesses (such as cancer, a brain injury and severe burns) and birth defects (such as cleft palate and deafness).

**Mild Illness Benefit** – pays 30% of the cover amount for mild illnesses (such as Type 1 diabetes and bacterial meningitis).

**Returning Illness Benefit** – pays up to 50% of the cover amount for returning severe illnesses (such as cancer, heart attack or stroke) after the full cover amount has already been paid.

**For Women Benefit** – pays up to 50% of the cover amount for fertility-related conditions and complications during pregnancy (such as endometriosis, eclampsia or stillbirth).

**Premium Protection** – ensures premiums are no longer payable and cover continues if the premium payer becomes disabled, impaired, is retrenched or passes away.

**Cashback** – pays back a percentage of your premiums every five years on the cashback anniversary.



### THIS PRODUCT MAY NOT BE RIGHT FOR YOU

If you want:

- to save
- a regular income.



## WHAT YOU SHOULD KNOW

- You must be at least 14, and younger than 69 when you apply.
- You choose the premium and cover patterns that work best for you.
- If you stop paying premiums your cover stops.
- If you cancel the product, you will not receive any money.
- We will only pay the cover amount in the term you've chosen, which is until the date your cover ends or you pass away.



## COMPARING SEVERE ILLNESS PRODUCTS

The Association for Savings & Investment SA created standardised industry definitions to help you compare severe illness products. This means your claim is assessed against a minimum standard for the 'big four' illnesses of cancer, coronary artery bypass graft, heart attack and stroke. These four illnesses make up 70% to 90% of all severe illness claims paid in South Africa.

The Standardised Critical Illness Definitions Project defined four severity levels for each of the 'big four' illnesses. The tables below show the percentage of the cover amount we will pay.

### Severe Illness Cover

Illness or condition	Severity A (most severe)	Severity B	Severity C	Severity D (least severe)
Cancer	100%	100%	50%	25%
Coronary artery bypass graft	100%	75%	50%	50%
Heart attack	100%	75%	50%	25%
Stroke	100%	75%	50%	25%

### Top-up Benefit (added to Severe Illness Cover)

Illness or condition	Severity A (most severe)	Severity B	Severity C	Severity D (least severe)
Cancer	100%	100%	100%	100%
Coronary artery bypass graft	100%	100%	100%	100%
Heart attack	100%	100%	100%	100%
Stroke	100%	100%	100%	100%

### Child Illness Benefit (added to Severe Illness Cover)

Illness or condition	Severity A (most severe)	Severity B	Severity C	Severity D (least severe)
Cancer	100%	100%	100%	100%
Coronary artery bypass graft	100%	100%	100%	100%
Heart attack	100%	100%	100%	100%
Stroke	100%	100%	100%	100%

### For more information:

Speak to your financial adviser or broker today | Call 061 299 3003 | SMS 66522

