



# OLD MUTUAL PROTECT DISABILITY COVER

## KEY PRODUCT FEATURES

OLDMUTUAL

DO GREAT THINGS EVERY DAY

**Most people rely on their ability to earn an income. Make sure you're able to provide for yourself and your family if you can't work or take care of yourself because of an illness or injury. Old Mutual Protect Disability Cover pays a single tax-free amount from N\$100 000 to N\$30 million if you become disabled or impaired. It can be used to cover the costs of adapting your lifestyle while living with a disability.**

This is a summary of the key features of **Old Mutual Protect Disability 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 out the cover amount during the term you've chosen if because of an illness or injury you become:
  - permanently disabled and can't work or
  - permanently impaired or
  - can't take care of yourself.
- You're covered up to 30 days before your first premium is payable.



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

**Own Occupation Benefit** – pays a single amount if you're unable to do your job.

**Partial Functional Impairment Benefit** – pays a percentage of the cover amount for less serious impairments (such as loss of use of an arm or leg).

**Child Impairment Benefit** – pays up to N\$500 000 for child impairments (such as loss of hearing or accidental brain damage) and birth defects (such as cerebral palsy or Down's syndrome).

**Premium Protection** – ensures premiums are no longer payable and cover continues when 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
- want a regular income
- aren't employed.



### WHAT YOU SHOULD KNOW

- You must be at least 14, and younger than 59 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.
- You must survive for 10 days after you become disabled or impaired before we pay the cover amount.
- 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.
- When you retire or turn 69, your disability cover will stop. You'll only be covered for impairments until the date your cover ends or you pass away.

**For more information:**

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

