



PRODUCT AND BENEFIT RULES OLD MUTUAL PROTECT LIFE INCOME COVER

CONTRACT NUMBER: 123456789

How to read these product and benefit rules

We/us/our means Old Mutual, which is the short form of our full name, Old Mutual Life Assurance Company (Namibia) Limited. Our registration number is 97/081. We are the insurer.

You/your/I means the owner – the person who took out the contract with us and who may give us instructions relating to it. The names of the owners are shown on Personal, product and benefit details.

In the rest of this pack, where we use insurance words that may be difficult to understand, look out for the definitions, examples and notes on the right hand side of the page:



indicates a definition



indicates an example



indicates a note or more information.

Your completed application (including the accepted quote), other information (for example about the insured person's health) that has been provided to us in any form including in writing and verbally, these Product and benefit rules and the Personal, product and benefit details included in this pack, form the contract between you and us. The other documents in this pack do not form part of the contract but are provided to you to help you understand it better.

These Product and benefit rules have been written in the form of questions that you may want to ask us and our answers to them. If this pack does not fully answer your questions, you may contact us as described under "HOW DO I...?"

ABOUT YOU AND THE PRODUCT

What have I bought?

You have bought Old Mutual Protect Life Income Cover. It pays cover in the form of monthly payments when the insured person dies. The name of the insured person is shown on the Personal, product and benefit details and the rules that apply are explained in these Product and benefit rules. In return for cover, you must pay its price, called premiums. You may have further customised the product to meet your needs by choosing other features and benefits.

What is a replacement owner?

A replacement owner is a person who will take over the ownership of the contract if it continues after your death. You must nominate him/her. Any nominated replacement owner's name will appear on Personal, product and benefit details. You may change the replacement owner at any time. We will not act on any replacement owner nomination that we receive after your death. If you have not named a replacement owner or the replacement owner you have named is no longer alive when you die, the executor of your estate must appoint the new owner in terms of your will or, if you do not have a will, the law of succession.



The **executor** is the person who finalises your estate (what you owe and own) after your death. He/she may be appointed in your will or by a court.

What is a beneficiary?

A beneficiary is a person who will receive the cover amount when it becomes payable. The beneficiary's name will appear on Personal, product and benefit details. If you are still alive at that time, you may choose whether we will pay the cover amount to you or the beneficiary.

If you are no longer alive at that time, we will pay the beneficiary. If he/she is not alive at the time, we will pay the cover amount to your estate.

If you chose that the cover amount is paid to you and you die while it is being paid, we will pay the present value of the rest of the monthly payments to your estate in a single amount. If you chose that the cover amount is paid to the beneficiary and he/she dies while it is being paid, we will pay the present value of the rest of the monthly payments to his/her estate in a single amount.

You may name one beneficiary and change the beneficiary at any time. We will not act on any beneficiary nomination that we receive after your death.

What is cashback and who is the cashback beneficiary?

On each cashback anniversary, we will pay a percentage, as shown on Personal, product and benefit details of all the premiums that we have received for the contract since the previous cashback anniversary and while cashback existed on your contract, to the cashback beneficiary. The name of the cashback beneficiary is shown on Personal, product and benefit details. You may remove cashback from the contract at any time. Cashback will not be paid if the contract has been cancelled for any reason including where we pay a claim that results in the contract terminating.

Its premium is included in the premium for the product on Personal, product and benefit details. The cashback premium changes whenever the contract premium changes or at its review date. The next cashback review date is shown on Personal, product and benefit details.



The **present value** is the estimated current value of a future amount, discounted at an appropriate interest rate.



A **cashback anniversary** is every fifth anniversary of the date on which the cashback was first added to the contract. If there is less than five years to the contract end date, cashback will be paid on the contract end date. The date of the next cashback anniversary is shown on Personal, product and benefit details.



When cashback is payable - if you added cashback to your contract on 1 July 2017, the first cashback anniversary will be on 1 July 2022. If you remove cashback from your contract on 30 June 2019, you will still receive cashback on 1 July 2022 if your contract has not been cancelled by this date, for the 2 years during which cashback existed on your contract (between 1 July 2017 and 30 June 2019).



Cancelled includes where we cancel the contract because you stopped paying premiums and where we cancel the contract on your instruction.

What and when do I pay?

Until the premium end date, you must pay all premiums on their due dates. The Personal, product and benefit details shows the starting premium, first premium due date, name of the premium payer, frequency of premiums and the premium end date.

You have 45 days (a grace period) from its premium due date to pay each premium. If we do not receive your first premium within 45 days from the first premium due date, your application will be cancelled. As the contract does not start until the first premium has been received, you may not apply to have it restarted. If a premium becomes due and we do not receive it within 45 days from the due date or another premium becomes due within the 45 days, we will cancel the contract. If we receive a claim and there is any premium outstanding, we will deduct it from the claim payment.

If we have cancelled the contract because you have not paid your premiums, you may, within six months from the date on which the contract was cancelled, apply to have it restarted. We may ask for further information before we agree to restart the contract. If we agree to restart the contract, it may be on different terms and you must restart your premiums. You will not have cover from when your contract was cancelled until we have agreed to restart it. If we have cancelled your contract again because you have not paid your premiums, you may only apply to have it restarted if we have received your premiums for at least six months from the time the contract was previously restarted.

When your premiums will/may change

Your premiums will/may change under any of the circumstances described below. If your premium changes, we will notify you of the new premium.

Compulsory yearly premium increases

Until the premium end date and for any compulsory yearly premium increase other than 0%, your premium will automatically increase every year on the compulsory yearly premium increase date as shown on Personal, product and benefit details. The compulsory yearly premium increase you have chosen is shown on Personal, product and benefit details and the different compulsory yearly premium increases are explained below.

Compulsory yearly premium increase	How the premium will increase														
Fixed rate	Your premium will increase every year by the percentage you have chosen.														
Age-linked	The yearly premium increase depends on the age of the insured person at his/her next birthday after the increase date: <table border="1"><thead><tr><th>Age</th><th>Yearly premium increase</th></tr></thead><tbody><tr><td>Younger than 31</td><td>0%</td></tr><tr><td>31 to 35</td><td>4%</td></tr><tr><td>36 to 40</td><td>6%</td></tr><tr><td>41 to 50</td><td>8%</td></tr><tr><td>51 to 60</td><td>9%</td></tr><tr><td>Older than 60</td><td>10%</td></tr></tbody></table>	Age	Yearly premium increase	Younger than 31	0%	31 to 35	4%	36 to 40	6%	41 to 50	8%	51 to 60	9%	Older than 60	10%
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Younger than 31	0%														
31 to 35	4%														
36 to 40	6%														
41 to 50	8%														
51 to 60	9%														
Older than 60	10%														

This is necessary to keep the cover amount constant and the cover amount will not increase because of the compulsory yearly premium increase. You may change the compulsory yearly premium increase at any time.



Different terms could include the following examples:

- a premium increase,
- additional circumstances under which we will not pay,
- the insured person may no longer qualify for the existing benefit but may qualify for another benefit, or
- a cover decrease.



Compulsory yearly premium increases and scheduled yearly cover increases and their impact on the cover amount and premium – Joe has chosen a 10% compulsory yearly premium increase and chose a 10% scheduled yearly cover increase. His starting cover is N\$100 000 and his starting premium is N\$200. After 1 year, his new cover is N\$110 000 (N\$100 000 + N\$10 000 (10% * N\$100 000)). The premium increase for the additional cover is N\$22. The premium increase because of the compulsory yearly premium increase is N\$20 (10% * N\$200). His new premium is N\$242 (N\$200 + N\$22 + N\$20). Every year, if no other changes are made, the cover amount will change because of scheduled yearly cover increases and his premium will change because of both scheduled yearly cover increases and compulsory yearly premium increases.

Review at the end of each guarantee term

Premiums are based on our expectations of future conditions and we expect them to be sufficient for the full term of the contract. However, future conditions are uncertain and may be different to our expectations. For this reason, we will review your premium or the cover amount at the end of each guarantee term. The first review date is shown on Personal, product and benefit details. At such a review, we may:

- keep the premium or the cover amount the same,
- increase the premium, or
- change the cover amount.

Different benefits may have different guarantee terms as shown in Personal, product and benefit details. If, at a review, no premium is payable on the contract and the premium would have increased, we will decrease the cover amount instead.

Changes to the cost of cover because of changes in law

We may change the premium at any time, even before the next review date, if the cost of providing cover changes significantly because of changes in tax or other laws.

Contract changes

Some contract changes (for example if you decide to increase or decrease the cover amount), may also change your premium.

Scheduled yearly cover increases

Your premium will also change every year if you have chosen a scheduled yearly cover increase other than 0% scheduled yearly cover increase, to pay for the increased cover amount. If you have chosen a compulsory yearly premium increase other than 0% and a scheduled yearly cover increase other than 0%, your premiums will increase by the compulsory yearly premium increase rate and by the cost of the increased cover amount bought by the scheduled yearly cover increase.

Are the premiums tax deductible and payments of the cover amount taxed?

Under current tax law, premiums for this benefit are tax deductible. If you meet all the requirements set out by law, you will be able to reduce your taxable income by the amount of premiums paid. The tax deduction is only available to those who have a taxable income against which this deduction can be claimed. When we pay the cover amount, you will be taxed accordingly. In each case, it is your responsibility to declare the amounts we pay on your tax return as income.

Can I miss premiums?

No, you must pay your premiums when they are due.

Why and how will the cover amount change?

The starting cover amount for each benefit is shown on Personal, product and benefit details.

When the cover amount will/may change

The cover amount will/may change under any of the circumstances described below. If the cover amount changes, we will notify you of the new cover amount.

Scheduled yearly cover increases

Until the premium end date, even if we are making monthly payments, the cover amount will automatically increase every year on the scheduled yearly cover increase date as shown on Personal, product and benefit details. The scheduled yearly cover increase you have chosen is shown on Personal, product and benefit details and the different scheduled yearly cover increases are explained below.

Scheduled yearly cover increase	The cover amount will increase every year by:
Fixed rate	the percentage you have chosen.
Inflation-linked	the inflation rate as set by us and as adjusted by a percentage you have chosen.

The impact of the scheduled yearly cover increase is explained under "What and when do I pay?".

If you do not want the cover amount to increase in a particular year, you need to inform us before the scheduled yearly cover increase date in that year. If you refuse the scheduled yearly cover increase three years in a row, we will change the scheduled yearly cover increase to a fixed rate 0% increase. You may later apply to change it again. We may ask for further information. We may or may not agree to the change.

Review at the end of each guarantee term

Premiums are based on our expectations of future conditions and we expect them to be sufficient for the full term of the contract. However, future conditions are uncertain and may be different to our expectations. For this reason, we will review your premium or the cover amount at the end of each guarantee term. The first review date is shown on Personal, product and benefit details. At such a review, we may:

- keep the premium or the cover amount the same,
- increase the premium, or
- change the cover amount.

Different benefits may have different guarantee terms as shown in Personal, product and benefit details. If, at a review, no premium is payable on the contract and the premium would have increased, we will decrease the cover amount instead.

Changes to the cost of cover because of changes in law

We may change the cover at any time, even before the date of the next cover review, if the cost of providing cover changes significantly because of changes in tax or other laws.

If you make any contract changes

Some contract changes you make (for example you decide to increase the cover amount), may also change the cover amount.

Why is it important that Old Mutual must always have up to date contact details for the persons who play a role in the contract?

We need your contact details to be up to date so that we can communicate with you about the contract. We need the beneficiaries' latest contact details so that we can pay the cover amount when it becomes payable. You must inform us if any contact details for any person who plays a role in the contract, changes.

Unclaimed benefits

We will try to find the persons who have the right to the cover amount or any other benefit under this contract when it becomes payable.

We will search our internal database, a database outside of Old Mutual like that of the Ministry of Home Affairs and Immigration or use a tracing agent.

If we use a tracing agent, we will deduct the cost of tracing from the cover amount or benefit before we pay it. The cost of tracing will change over time.

If we do not pay the benefit within 15 working days of all the requirements to confirm the validity and acceptance of the claim having been met, we will make up for the late payment by increasing the claim payment amount at our discretion.

Why must Old Mutual know about changes to the circumstances of the insured person?

You must tell us in writing about certain changes to the circumstances of the insured person as it may affect the contract and its terms. Please see "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON" at the end of this document for details.

Why is it important that I always provide honest and correct information to Old Mutual?

We use all the information you and the insured person provide to us and rely on it to make decisions about accepting your application, what cover we will provide and the premium you must pay. If the information we receive is untruthful, incorrect or incomplete, this may affect our decision-making.

If we find out that any information was untruthful, incomplete or withheld, we may make changes to your contract (such as the premium or the cover amount) or cancel it. If we cancel your contract, we will not refund your premiums.

We may investigate any claim. If you, the insured person or the claimant gave us incorrect, fraudulent or incomplete information at any time (including during application), we may refuse to pay the claim or cancel your contract. If we cancel your contract, we will not refund your premiums.

Will I get money from the contract if I or Old Mutual cancel it?

No, the contract does not have a cash value and because you enjoyed cover before it was cancelled, you cannot claim back the premiums you have paid.

Can I loan money from the contract?

Because the contract does not have a cash value, you cannot loan from it.

Can I transfer my rights to the contract?

We refer to the transferring of rights as cession.

You may transfer your rights by giving ownership to someone else (outright cession) and as security for a loan (security cession).

We will change our records to reflect the cessionary's name once all our requirements have been met including that you have informed us of the cession.



The **cessionary** is the person to whom rights to (in the case of a security cession) or the ownership of the contract (in the case of an outright cession), has been transferred. In the case of an outright cession, this person becomes the new owner.

Cessions affect you, the replacement owner and beneficiaries

An outright cession transfers all your rights to the contract to the cessionary. He/she can make any contract changes including to change the beneficiaries or replacement owners.

A security cession limits your rights or ability to make contract changes. Until the security cession is cancelled, you may need the permission of the cessionary to make certain contract changes and your nominated beneficiaries will only receive any benefits after the cessionary has received what they are owed.

What can I do if I have chosen term cover and that benefit reaches or nears its cover end date?

We may allow you to apply for a similar benefit within 90 days before or after the cover end date if:

- the premiums on this contract are up to date at the time,
- the insured persons on the new and this benefit are the same,
- the cover amount on the new benefit is not more than the cover amount on this benefit, and
- all our requirements at the time are met (for example completing an application).

WHAT ELSE DO I NEED TO KNOW?

Replacing an existing financial product

It may not be in your best interest to cancel or change existing financial products to take out other ones. For example: you may not be able to get cover for the same premium you previously paid and the new product may have more exclusions, restrictions or waiting periods.

Cooling-off period

You may ask us to cancel this contract within 31 days of receiving this pack. You may only cancel this contract if you have not claimed and we have not paid any benefits. After we have deducted the cost of the cover you have enjoyed, we will refund any premiums we have received before you instructed us to cancel the contract. You may also cancel any contract change within 31 days of giving us the instruction.

ABOUT THE BENEFITS

Information about the benefits, including the names of the insured person and the benefits, is shown on Personal, product and benefit details. The rules of each benefit are further described below.

ABOUT THE LIFE INCOME COVER BENEFIT

What is it?

This benefit pays the cover amount monthly when the insured person (whose name appears on Personal, product and benefit details dies after the cover started).

How much does Old Mutual pay?

The cover amount for the insured person can be claimed when he/she dies. The starting cover amount is shown on Personal, product and benefit details.

Each monthly payment is equal to the cover amount that applies on the date that we make the monthly payment.

The cover amount will only be paid once our requirements have been met and if the claim is valid. We will pay the cover into a Namibian bank account.

When does cover start?

The cover starts on the cover start date for this benefit as shown on Personal, product and benefit details.

When will the monthly payments start?

Once all our requirements have been met, the monthly payments for a valid claim will start at the end of the month in which the insured person dies. If all our requirements are only met at any time after the end of the month in which the insured person dies, we will start making the monthly payments but will also pay a single amount to cover the time between the end of the month in which the insured person died and the start of the monthly payments. We will not pay interest on any of these amounts.

When will the monthly payments stop?

The monthly payments will stop when:

- we have made the last monthly payment that the insured person qualifies for (as explained under "How many monthly payments will Old Mutual make?"), or
- the person who receives the monthly payments, dies. In this event, we will pay the present value of the rest of the monthly payments that the insured person qualifies for (as explained under "How many monthly payments will Old Mutual make?"), into his/her estate in a single amount,

whichever happens first.

How many monthly payments will Old Mutual make?

We will make 60 monthly payments if the insured person dies less than five years before the cover end date. In any other case, we will make monthly payments until the cover end date.



The person receiving the monthly payment dies - While Betty is receiving the monthly payments on the Life Income Cover benefit, she dies. At the time of her death, the insured person still qualified for another 12 monthly payments. We will pay the present value of these 12 monthly payments to Betty's estate in a single amount.



Insured person dies less than five years before the cover end date - Brandon is the insured person on the Life Income Cover benefit which has a cover end date of 31 March 2035. He dies on 15 March 2032. Because Brandon died less than five years before the cover end date, we will pay 60 monthly payments. Even though the cover end date was 31 March 2035, the 60th and last monthly payment would have been made on 31 March 2037.

When does cover stop?

The cover stops:

- when the insured person dies,
- if we do not receive your premiums and the grace period has passed,
or
- if your contract is cancelled,

whichever happens first.



Cancelled may include because you have instructed us to cancel the contract or we have cancelled it (including because we have discovered that you or the insured person withheld information or deliberately disclosed inaccurate information and we have relied on this information in our decision to issue the contract).

When does cover stop?

The cover stops:

- when the insured person dies,
- on the cover end date shown on Personal, product and benefit details,
- if we do not receive your premiums and the grace period has passed,
or
- if your contract is cancelled,

whichever happens first.



Cancelled may include because you have instructed us to cancel the contract or we have cancelled it (including because we have discovered that you or the insured person withheld information or deliberately disclosed inaccurate information and we have relied on this information in our decision to issue the contract).

When will Old Mutual not pay the cover amount?

We will not pay the cover amount:

- if the insured person's death is before the cover start date or
- if the insured person's death is caused by an event, activity or condition (as explained below).



A **suicide** is a self-injury resulting in death, where, in our opinion, the insured person had the intention to take his/her own life. It includes so-called assisted suicide where another person helped him/her to take his/her own life.

Excluded events, activities or conditions

We will not recognise the claim if it is directly or indirectly caused by an event, activity or condition that is specifically or generally excluded.

Specific exclusions apply only to certain insured persons and not to others. Any specific exclusions that apply to the insured person on this benefit, are shown on Personal, product and benefit details.

General exclusions apply to all insured persons. We will not pay if the insured person commits suicide within the first two years from the cover start date.

ABOUT OTHER FEATURES AND BENEFITS

You have other features and benefits in your contract. Details are shown on Personal, product and benefit details where relevant and the rules are explained below.

Funeral support - transportation of the body

On the death of an insured person at least 50 kilometres away from the place of burial in Namibia, you or a beneficiary may claim for the body of the deceased to be brought to a funeral home nearest the place of burial in Namibia. Old Mutual and its service provider will arrange for the transportation of the deceased and one accompanying relative.

You or a beneficiary may only claim this service once per insured person or stillborn even if he/she was covered under more than one of your policies.

This service will be provided to you until the contract has been cancelled. You may not choose to receive cash instead of this service. Call (061) 299 3003 to claim this benefit and make sure that you have the:

- contract number and ID number of the owner,
- names, surnames and dates of birth of the claimant and insured person and
- cellphone number of the claimant

ready when you call.

ABOUT THE PREMIUM PROTECTION DEATH BENEFIT

What is it?

This benefit waives the contract's premiums when the insured person dies. The name of the insured person for this benefit is shown on Personal, product and benefit details. Its premium is included in the starting premium for the product on Personal, product and benefit details. The premium for this benefit is reviewed every year.



Waives the contract's premiums means that the cover continues while no premiums are payable.

How does the cover amount or premium on the contract change while Old Mutual is waiving its premiums?

If you have chosen currency-linked scheduled yearly cover increases, the cover amount and premium will still increase yearly, but:

- the percentage cover increase is limited to the inflation rate as set by us, and
- we will waive the increased premium.

Your premium will increase each year with the compulsory yearly increase you have chosen and we will waive this increased premium.

If, at the end of a guarantee term, your premium would have increased while we are waiving this contract's premiums, we will decrease the cover amount and continue to waive the premium that applies at that time. If your premium would have decreased, we will decrease the premium and continue to waive the decreased premium.

When does cover start?

The cover starts on the cover start date for this benefit as shown on Personal, product and benefit details.

When will Old Mutual start waiving the contract's premiums?

Once all our requirements have been met, we will start waiving the contract's premiums for a valid claim from the date of death of the insured person. If we have received any premiums after the date of death, we will refund those premiums. We will not pay interest on this refund.



Cancelled may include because you have instructed us to cancel the contract or we have cancelled it (including because we have discovered that you or the insured person withheld information or deliberately disclosed inaccurate information and we have relied on this information in our decision to issue the contract).



Start paying premiums again after we stop waiving premiums - Jane takes out an Old Mutual Protect contract where Johan, her husband is the insured person. The term of that benefit is for life. Jane also takes out a Premium Protection Death benefit on her life. At the time of taking out this benefit, Jane is 60 years old. The term of the Premium Protection Death benefit will be 20 years because the maximum cease age for this benefit is 80. If Jane were to die 2 years after taking out her contract, we will waive the contract's premiums for 18 years, until the Premium Protection Death benefit ends. Thereafter, Jane's replacement owner will need to start paying the contract's premiums.

When will Old Mutual stop waiving the contract's premiums?

We will stop waiving the contract's premiums:

- on this benefit's cover end date shown on Personal, product and benefit details,
- if your contract is cancelled, or
- if this benefit is removed from the contract,

whichever happens earlier.

When we stop waiving the contract's premiums and the contract continues, you must start paying your premiums again.

When does cover stop?

The cover stops:

- on this benefit's cover end date shown on Personal, product and benefit details,
- if we do not receive your premiums and the grace period has passed,
- if your contract is cancelled, or
- if this benefit is removed from the contract,

whichever happens earlier.

When will Old Mutual not waive the contract's premiums?

We will not waive the contract's premiums:

- if the insured person's death is before the cover start date, or
- if the insured person's death is because of an excluded event, activity or condition (as explained below).

Excluded events, activities or conditions

We will not waive the contract's premiums if the insured person's death is directly or indirectly caused by an event, activity or condition that is specifically or generally excluded.

Specific exclusions apply only to certain insured persons and not to others. Any specific exclusions that apply to the insured person on this benefit, are shown on Personal, product and benefit details.

General exclusions apply to all insured persons. We will not waive the contract's premiums if the insured person's death is because of:

- unrest, war or terrorist activity,
- radioactivity or nuclear explosion,
- him/her provoking, committing or attempting to commit a crime for example murder, assault, housebreaking, theft, robbery, the forceful detention of another person or any similar crime, or
- suicide within the first two years from the cover start date.



Examples of **unrest** are riot, civil commotion, insurrection and rebellion.



A **suicide** is a self-injury resulting in death, where, in our opinion, the insured person had the intention to take his/her own life. It includes so-called assisted suicide where another person helped him/her to take his/her own life.

ABOUT THE PREMIUM PROTECTION DISABILITY BENEFIT

What is it?

This benefit waives the contract's premiums if the insured person (whose name appears on Personal, product and benefit details) becomes:

- occupationally disabled or
- functionally impaired

after the cover started and if the waiting period is met. Its premium is included in the starting premium for the product on Personal, product and benefit details. The premium for this benefit is reviewed every year.



Waives the contract's premiums means that the cover continues while no premiums are payable.



Occupationally disabled means that the insured person is, in part or completely and despite following reasonable medical advice and adequate medical treatment, unable to perform the main duties of his/her occupation as stated on Personal, product and benefit details or another occupation for which he/she is reasonably suited, because of a sickness or injury.

Reasonable medical advice means the medical opinion provided by a health professional that the insured person can reasonably be expected to follow to improve or preserve his/her health. This may include investigations, recommendations, lifestyle adjustments and treatment options based on the best available information and appropriate to the condition, the health professional's knowledge and scope of practice.

Adequate medical treatment means the best possible treatment that a person can reasonably be expected to undergo and includes the use of simple external assistive devices for example hearing aids, glasses, contact lenses, a walking stick or a Zimmer frame but does not include the use of complex external assistive devices for example a wheelchair or leg prosthesis. The general meaning of the terms 'simple external assistive devices' and 'complex external assistive devices' is not limited by the specific examples provided.

Reasonably suited means an occupation that the insured person could reasonably do after re-skilling and taking into account his/her education, training, experience and employment history.



Functionally impaired means that the insured person has suffered and met the requirements of a qualifying functional impairment. See the list of functional impairments that qualify at the end of this document.

What is a waiting period?

A waiting period is the number of consecutive days or months for which the insured person's occupational disability or functional impairment must have continued before we will start waiving the contract's premiums. It starts on the date of the occupational disability or functional impairment as confirmed by our medical officer. The waiting period is 6 months. You must continue to pay your premiums during the waiting period and while we decide if your claim is valid. If your contract is cancelled before the waiting period ends, we will not start waiving the contract's premiums.

We may not apply the waiting period if the insured person was occupationally disabled or functionally impaired, recovers and then becomes occupationally disabled or functionally impaired from a related event within six months after his/her recovery.

If we do not apply the waiting period, we will start waiving the contract's premiums from the date of the occupational disability or functional impairment.



Waiting period end – Frank is diagnosed with chronic gastrointestinal disease on 1 January 2016. The waiting period starts on 1 January and ends at midnight on 30 June 2016. We will start waiving the contract's premiums from 1 July 2016.



Cancelled may include because you have instructed us to cancel the contract or we have cancelled it (including because we have discovered that you or the insured person withheld information or deliberately disclosed inaccurate information and we have relied on this information in our decision to issue the contract).



Related event and the waiting period only applies once
- Sally is diagnosed with chronic gastrointestinal disease and is functionally impaired. She is functionally impaired for the 6-month waiting period so we will start waiving the contract's premiums from month seven. She recovers twelve months after her diagnosis and we stop waiving the contract's premiums. Two months later she is diagnosed with chronic liver disease and is again functionally impaired. Because we consider chronic liver and gastrointestinal diseases to be related functional impairments and because her second functional impairment happened within six months of her recovery from the first functional impairment, Sally chooses to not apply another 6-month waiting period and we will start waiving the contract's premiums immediately.



Unrelated event and the waiting period is applied again
- Sally is diagnosed with chronic gastrointestinal disease and is functionally impaired. She is functionally impaired for the 6-month waiting period so we will start waiving the contract's premiums from month seven. She recovers twelve months after her diagnosis and we stop waiving the contract's premiums. Two months later she is diagnosed with hypertension and is again functionally impaired. Because chronic gastrointestinal disease is unrelated to hypertension and despite the short time between her recovery from the first functional impairment and her diagnosis with the second, we will apply another 6-month waiting period and will start waiving the contract's premiums only from month seven.



Our medical officer, supported by published medical evidence, determines if events are **related**. Typically this means that they stem from the same incident (for example a certain car accident) or condition (for example cancer) or from complications or treatment following the same incident or condition.

How does the cover amount or premium on the contract change while Old Mutual is waiving its premiums?

If you have chosen currency-linked scheduled yearly cover increases, the cover amount and premium will still increase yearly, but:

- the percentage cover increase is limited to the inflation rate as set by us, and
- we will waive the increased premium.

Your premium will increase each year with the compulsory yearly increase you have chosen and we will waive this increased premium.

If, at the end of a guarantee term, your premium would have increased while we are waiving this contract's premiums, we will decrease the cover amount and continue to waive the premium that applies at that time. If your premium would have decreased, we will decrease the premium and continue to waive the decreased premium.

When does cover start?

The cover starts on the cover start date for this benefit as shown on Personal, product and benefit details.

When will Old Mutual start waiving the contract's premiums?

Once all our requirements have been met, we will start waiving the contract's premiums for a valid claim at the end of the waiting period. If we have received any premiums after the end of the waiting period, we will refund those premiums. We will not pay interest on this refund.

When will Old Mutual stop waiving the contract's premiums?

We will stop waiving the contract's premiums:

- on this benefit's cover end date shown on Personal, product and benefit details,
- if the insured person recovers from his/her occupational disability or functional impairment,
- if the insured person fails to meet our requirements for following reasonable medical advice or adequate medical treatment and regular evaluation of his/her occupational disability or functional impairment or to undergo re-skilling for an occupation for which he/she is reasonably suited,
- when we have waived the contract's premiums for 24 months in total while the insured person was unable to perform the main duties of his/her occupation as stated on Personal, product and benefit details from related events (as explained below),
- if the insured person dies,
- if the insured person no longer qualifies for the benefit because of changes to his/her circumstances (as explained under "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON"),
- if your contract is cancelled, or
- if this benefit is removed from the contract, or
- when his/her occupational disability cover stops (as explained under "When does occupational disability cover stop?") while we are waiving the contract's premiums because of occupational disability,

whichever happens first.

If we have stopped waiving the contract's premiums because we have waived the contract's premiums for 24 months in total because the insured person was unable to perform the main duties of his/her occupation from related events, we will re-evaluate the claim. If we determine that the insured person is unable to perform the main duties of another occupation for which he/she is reasonably suited or is functionally impaired, we will continue to waive the contract's premiums until we stop waiving the contract's premiums for one of the other reasons listed above. If not, we will stop waiving the contract's premiums but the benefit will continue until the cover end date and you can claim in future for occupational disability or functional impairment.

If we have stopped waiving the contract's premiums because the insured person's occupational disability cover has stopped, we will re-evaluate the claim. If the insured person is functionally impaired, we will continue to waive the contract's premiums until we stop waiving the contract's premiums for one of the other reasons listed above. If not, we will stop waiving the contract's premiums but the benefit will continue until the cover end date and you can claim in future for functional impairment.

We will determine the number of the contract's premiums to waive, in line with the period of time the life covered is occupationally disabled or functionally impaired which may not exceed the average recommended period of recovery according to the latest edition of *The Medical Disability Advisor: Workplace Guidelines for Disability Duration*, by Presley Reed, M.D., or its replacement as determined by us. We will consider waiving further contract premiums if the treating doctor can provide us with sufficient medical motivation in the form of specialist reports and/or test results. Any supporting medical proof that we need will be at your own cost.

When we stop waiving the contract's premiums and the contract continues, you must start paying your premiums again.



Start paying premiums again after we stop waiving premiums - Jane takes out an Old Mutual Protect contract where Johan, her husband is the insured person. The term of that benefit is for life. Jane also takes out a Premium Protection Disability benefit on her life. At the time of taking out this benefit, Jane is 45 years old. The term of the Premium Protection Disability benefit will be 20 years because the maximum cease age for this benefit is 65. If Jane were to become functionally impaired 2 years after taking out her contract, we will waive the contract's premiums for 18 years, until the Premium Protection Disability benefit ends. Thereafter, Jane will need to start paying the contract's premiums.

When does cover stop?

The cover stops:

- if the insured person dies,
- on this benefit's cover end date shown on Personal, product and benefit details,
- if the insured person no longer qualifies for the benefit because of changes to his/her circumstances (as explained under "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON"),
- if we do not receive your premiums and the grace period has passed,
- if your contract is cancelled, or
- if this benefit is removed from the contract,

whichever happens earlier.

When does cover for occupational disability stop?

In addition to the reasons listed under "When does cover stop?", the insured person's occupational disability cover stops on the date on which he/she retires.



Retires means to stop following any occupation that provides an income.

When will Old Mutual not waive the contract's premiums?

We will not waive the contract's premiums:

- if the insured person's occupational disability or functional impairment is before the cover start date,
- if we do not recognise the insured person's occupational disability or functional impairment (as explained below),
- if the insured person's occupational disability or functional impairment is because of an excluded event, activity or condition (as explained below), or
- if the waiting period is not met.



Examples of **unrest** are riot, civil commotion, insurrection and rebellion.

When will Old Mutual not recognise the insured person's ... occupational disability?

We will not recognise the insured person's occupational disability if he/she is able to do more than 75% of the main duties of his/her occupation.

functional impairment?

We will not recognise the insured person's functional impairment if he/she suffers a functional impairment:

- that is not on the list of functional impairments, or
- that does not meet all the requirements that the functional impairment must meet to qualify.

Excluded events, activities or conditions

We will not waive the contract's premiums if the insured person's occupational disability or functional impairment is directly or indirectly caused by an event, activity or condition that is specifically or generally excluded.

Specific exclusions apply only to certain insured persons and not to others. Any specific exclusions that apply to the insured person on this benefit, are shown on Personal, product and benefit details.

General exclusions apply to all insured persons. We will not waive the contract's premiums if:

- you fail to meet our requirement to tell us about changes to the circumstances of the insured person (as set out under "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON").
- the insured person refuses to follow reasonable medical advice or adequate medical treatment, or to undergo re-skilling for an occupation for which he/she is reasonably suited,
- the insured person's occupational disability or functional impairment is caused by:
 - unrest, war or terrorist activity,
 - radioactivity or nuclear explosion,
 - him/her provoking, committing or attempting to commit a crime, for example murder, assault, housebreaking, theft, robbery, the forceful detention of another person or any similar crime or
 - self-inflicted injury.

ABOUT THE PREMIUM PROTECTION FUNCTIONAL IMPAIRMENT BENEFIT

What is it?

This benefit waives the contract's premiums if the insured person (whose name appears on Personal, product and benefit details) becomes functionally impaired after the cover started and if the waiting period is met. Its premium is included in the starting premium for the product on Personal, product and benefit details. The premium for this benefit is reviewed every year.



Waives the contract's premiums means that the cover continues while no premiums are payable.



Functionally impaired means that the insured person has suffered and met the requirements of a qualifying functional impairment. See the list of functional impairments that qualify at the end of this document.

What is a waiting period?

A waiting period is the number of consecutive days or months for which the insured person's functional impairment must have continued before we will start waiving the contract's premiums. It starts on the date of the functional impairment as confirmed by our medical officer. The waiting period is 6 months. You must continue to pay your premiums during the waiting period and while we decide if your claim is valid. If your contract is cancelled before the waiting period ends, we will not start waiving the contract's premiums.

We may not apply the waiting period if the insured person was functionally impaired, recovers and then becomes functionally impaired from a related event within six months after his/her recovery.

If we do not apply the waiting period, we will start waiving the contract's premiums from the date of the functional impairment.



Waiting period end – Frank is diagnosed with chronic gastrointestinal disease on 1 January 2016. The waiting period starts on 1 January and ends at midnight on 30 June 2016. We will start waiving the contract's premiums from 1 July 2016.



Cancelled may include because you have instructed us to cancel the contract or we have cancelled it (including because we have discovered that you or the insured person withheld information or deliberately disclosed inaccurate information and we have relied on this information in our decision to issue the contract).



Related event and the waiting period only applies once – Sally is diagnosed with chronic gastrointestinal disease and is functionally impaired. She is functionally impaired for the 6-month waiting period so we will start waiving the contract's premiums from month seven. She recovers twelve months after her diagnosis and we stop waiving the contract's premiums. Two months later she is diagnosed with chronic liver disease and is again functionally impaired. Because we consider chronic liver and gastrointestinal diseases to be related functional impairments and because her second functional impairment happened within six months of her recovery from the first functional impairment, Sally chooses to not apply another 6-month waiting period and we will start waiving the contract's premiums immediately.



Unrelated event and the waiting period is applied again
- Sally is diagnosed with chronic gastrointestinal disease and is functionally impaired. She is functionally impaired for the 6-month waiting period so we will start waiving the contract's premiums from month seven. She recovers twelve months after her diagnosis and we stop waiving the contract's premiums. Two months later she is diagnosed with hypertension and is again functionally impaired. Because chronic gastrointestinal disease is unrelated to hypertension and despite the short time between her recovery from the first functional impairment and her diagnosis with the second, we will apply another 6-month waiting period and will start waiving the contract's premiums only from month seven.



Our medical officer, supported by published medical evidence, determines if events are **related**. Typically this means that they stem from the same incident (for example a certain car accident) or condition (for example cancer) or from complications or treatment following the same incident or condition.

How does the cover amount or premium on the contract change while Old Mutual is waiving its premiums?

If you have chosen currency-linked scheduled yearly cover increases, the cover amount and premium will still increase yearly, but:

- the percentage cover increase is limited to the inflation rate as set by us, and
- we will waive the increased premium.

Your premium will increase each year with the compulsory yearly increase you have chosen and we will waive this increased premium.

If, at the end of a guarantee term, your premium would have increased while we are waiving this contract's premiums, we will decrease the cover amount and continue to waive the premium that applies at that time. If your premium would have decreased, we will decrease the premium and continue to waive the decreased premium.

When does cover start?

The cover starts on the cover start date for this benefit as shown on Personal, product and benefit details.

When will Old Mutual start waiving the contract's premiums?

Once all our requirements have been met, we will start waiving the contract's premiums for a valid claim at the end of the waiting period. If we have received any premiums after the end of the waiting period, we will refund those premiums. We will not pay interest on this refund.

When will Old Mutual stop waiving the contract's premiums?

We will stop waiving the contract's premiums:

- on this benefit's cover end date shown on Personal, product and benefit details,
- if the insured person recovers from his/her functional impairment,
- if the insured person fails to meet our requirements for following reasonable medical advice or adequate medical treatment and regular evaluation of his/her functional impairment,
- if the insured person dies,
- if the insured person no longer qualifies for the benefit because of changes to his/her circumstances (as explained under "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON"),
- if your contract is cancelled, or
- if this benefit is removed from the contract,

whichever happens first.

We will determine the number of the contract's premiums to waive, in line with the period of time the life covered is functionally impaired which may not exceed the average recommended period of recovery according to the latest edition of *The Medical Disability Advisor: Workplace Guidelines for Disability Duration*, by Presley Reed, M.D., or its replacement as determined by us. We will consider waiving further contract premiums if the treating doctor can provide us with sufficient medical motivation in the form of specialist reports and/or test results. Any supporting medical proof that we need will be at your own cost.

When we stop waiving the contract's premiums and the contract continues, you must start paying your premiums again.



Start paying premiums again after we stop waiving premiums

premiums - Jane takes out an Old Mutual Protect contract where Johan, her husband is the insured person. The term of that benefit is for life. Jane also takes out a Premium Protection Functional Impairment benefit on her life. At the time of taking out this benefit, Jane is 45 years old. The term of the Premium Protection Functional Impairment benefit will be 20 years because the maximum cease age for this benefit is 65. If Jane were to become functionally impaired 2 years after taking out her contract, we will waive the contract's premiums for 18 years, until the Premium Protection Functional Impairment benefit ends. Thereafter, Jane will need to start paying the contract's premiums.

When does cover stop?

The cover stops:

- if the insured person dies,
- on this benefit's cover end date shown on Personal, product and benefit details,
- if the insured person no longer qualifies for the benefit because of changes to his/her circumstances (as explained under "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON"),
- if we do not receive your premiums and the grace period has passed,
- if your contract is cancelled, or
- if this benefit is removed from the contract,

whichever happens earlier.

When will Old Mutual not waive the contract's premiums?

We will not waive the contract's premiums:

- if the insured person's functional impairment is before the cover start date,
- if we do not recognise the insured person's functional impairment (as explained below),
- if the insured person's functional impairment is because of an excluded event, activity or condition (as explained below), or
- if the waiting period is not met.



Examples of **unrest** are riot, civil commotion, insurrection and rebellion.

When will Old Mutual not recognise the insured person's functional impairment?

We will not recognise the insured person's functional impairment if he/she suffers a functional impairment:

- that is not on the list of functional impairments, or
- that does not meet all the requirements that the functional impairment must meet to qualify.

Excluded events, activities or conditions

We will not waive the contract's premiums if the insured person's functional impairment is directly or indirectly caused by an event, activity or condition that is specifically or generally excluded.

Specific exclusions apply only to certain insured persons and not to others. Any specific exclusions that apply to the insured person on this benefit, are shown on Personal, product and benefit details.

General exclusions apply to all insured persons. We will not waive the contract's premiums if:

- you fail to meet our requirement to tell us about changes to the circumstances of the insured person (as set out under "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON"),
- the insured person refuses to follow reasonable medical advice or adequate medical treatment,
- the insured person's functional impairment is caused by:
 - unrest, war or terrorist activity,
 - radioactivity or nuclear explosion,
 - him/her provoking, committing or attempting to commit a crime for example murder, assault, housebreaking, theft, robbery, the forceful detention of another person or any similar crime, or
 - self-inflicted injury.

ABOUT THE PREMIUM PROTECTION RETRENCHMENT BENEFIT

What is it?

This benefit waives the contract's premiums if the insured person (whose name appears on Personal, product and benefit details) is retrenched after the cover started and if the waiting period is met. Its premium is included in the starting premium for the product on Personal, product and benefit details. The premium for this benefit is reviewed every year.



Waives the contract's premiums means that the cover continues while no premiums are payable.



Retrenched means that the insured person stops practising his/her occupation as stated on Personal, product and benefit details because his/her employment is terminated by his/her employer because or in anticipation of, business conditions or decisions that result in staff reduction.

The insured person is not retrenched if:

- he/she retires,
- he/she resigns or takes voluntary retrenchment,
- he/she is dismissed,
- his/her fixed term employment contract comes to an end or
- he/she is medically boarded because of a nervous breakdown, stress, burnout, disability or sickness.

Employment and Employed means a contractual relationship between two parties in terms of which an employer pays an employee to perform a job, service or task.



Date of retrenchment is the day after the insured person's last day of employment.



When the waiting period ends – The date of Frank's retrenchment is 1 January 2016. The one-month waiting period would end at midnight on 31 January 2016. If the premium is due on the 1st of the month, we will start waiving the contract's premiums on 1 February 2016.



Cancelled may include because you have instructed us to cancel the contract or we have cancelled it (including because we have discovered that you or the insured person withheld information or deliberately disclosed inaccurate information and we have relied on this information in our decision to issue the contract).

What is a waiting period?

A waiting period is the number of consecutive days or months during which the insured person does not become employed before we will start waiving the contract's premiums. It starts on the date of retrenchment as confirmed by us and ends one month later. You must continue to pay your premiums during the waiting period and while we decide if your claim is valid. If your contract is cancelled before the waiting period ends, we will not start waiving the contract's premiums.

How does the cover amount or premium on the contract change while Old Mutual is waiving its premiums?

If you have chosen currency-linked scheduled yearly cover increases, the cover amount and premium will still increase yearly, but:

- the percentage cover increase is limited to the inflation rate as set by us, and
- we will waive the increased premium.

Your premium will increase each year with the compulsory yearly increase you have chosen and we will waive this increased premium.

If, at the end of a guarantee term, your premium would have increased while we are waiving this contract's premiums, we will decrease the cover amount and continue to waive the premium that applies at that time. If your premium would have decreased, we will decrease the premium and continue to waive the decreased premium.

When does cover start?

The cover starts on the cover start date for this benefit as shown on Personal, product and benefit details.

When will Old Mutual start waiving the contract's premiums?

Once all our requirements have been met, we will start waiving the contract's premiums for a valid claim at the end of the waiting period. If we have received any premiums after the end of the waiting period, we will refund those premiums. We will not pay interest on this refund.

When will Old Mutual stop waiving the contract's premiums?

We will stop waiving the contract's premiums:

- on this benefit's cover end date shown on Personal, product and benefit details,
- if the insured person dies,
- if the insured person becomes employed,
- when we have waived the contract's last premium that the insured person qualifies for (as explained under "For how long will Old Mutual waive the contract's premiums?"),
- if the insured person no longer qualifies for the benefit because of changes to his/her circumstances (as explained under "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON"),
- if your contract is cancelled, or
- if this benefit is removed from the contract,

whichever happens first.

When we stop waiving the contract's premiums and the contract continues, you must start paying your premiums again.



Start paying premiums again after we stop waiving premiums - Johan takes out an Old Mutual Protect contract where he is the insured person. He also takes out a Premium Protection Retrenchment benefit. Johan is retrenched for two years – we will waive his contract's premiums for 12 months because we will only waive the contract's premiums for up to 12 months. After this, Johan will need to start paying the contract's premiums again.

How long will Old Mutual waive the contract's premiums for?

We will waive the contract's premiums for up to 12 months for each claim. A maximum of three claims can qualify provided that the insured person was continuously employed and qualified for this benefit for at least 12 months before he/she was retrenched again.

When does cover stop?

The cover stops:

- on this benefit's cover end date shown on Personal, product and benefit details,
- if the insured person dies,
- if the insured person no longer qualifies for the benefit because of changes to his/her circumstances (as explained under "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON"),
- after three valid claims,
- if we do not receive your premiums and the grace period has passed,
- if your contract is cancelled, or
- if this benefit is removed from the contract,

whichever happens earlier.

When will Old Mutual not waive the contract's premiums?

We will not waive the contract's premiums:

- if the insured person receives notice of retrenchment at any time before the cover start date,
- if the insured person is retrenched or receives notice of retrenchment within 12 months from the cover start date,
- after three valid claims,
- if insured person:
 - was not continuously employed for, or
 - did not qualify for this benefit at any time during, the 12 months before he/she was retrenched again,
- if the insured person's retrenchment is because of an excluded event (as explained below), or
- if the waiting period is not met.

Excluded events, activities or conditions

We will not waive the contract's premiums if the insured person's retrenchment is directly or indirectly caused by an event, activity or condition that is specifically or generally excluded.

Specific exclusions apply only to certain insured persons and not to others. Any specific exclusions that apply to the insured person on this benefit, are shown on Personal, product and benefit details.

General exclusions apply to all insured persons. We will not pay if:

- you fail to meet our requirement to tell us about changes to the circumstances of the insured person (as set out under "CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON") or
- the insured person is retrenched as a result of government action.



Government action means regulatory actions taken by a government in order to affect or interfere with decisions made by individuals, groups, or organisations regarding social and economic matters.

HOW DO I...?

How do I contact Old Mutual?

Use any of these contact details to contact us

By phone	076 0535 TBC Monday - Friday between 7:30am and 5pm excluding public holidays
In person	Visit a branch during office hours.
By email	<include correct contact details of the relevant servicing email address once finalised >
By post	<include correct servicing postal address once finalised >
Our website	www.oldmutual.com.na

How do I complain?

If you disagree with us on any matter about your contract, you can use our internal dispute resolution process. We use this process to deal with complaints and to solve disagreements between you and us quickly, fairly and at no additional cost to you. For further information about the complaints handling process (including the times within which your complaint must be addressed), you may call <061 223 189> or visit a branch.

For complaints about your contract or Old Mutual

Contact us in any of the ways described under "How do I contact Old Mutual?". If, after you have contacted us, your complaint is not satisfactorily addressed, you can contact any of:

Who	Send a fax	Send an email	Write a letter
Old Mutual Namibia Client Services	(061) 299 3190	NAM-CSComplaints@oldmutual.com	PO Box 165 Windhoek Namibia
Head of Compliance	(061) 299 3520	MVollgraaff@oldmutual.com	PO Box 165 Windhoek Namibia

You can at any time contact:

Who	Send a fax	Send an email	Write a letter
Registrar for Long-term Insurance	(061) 290 5194	info@namfisa.com.na	PO Box 21250 Windhoek Namibia

For complaints about the advice you received or the adviser:

Who	Send a fax	Send an email	Write a letter
Registrar for Long-term Insurance	(061) 290 5194	info@namfisa.com.na	PO Box 21250 Windhoek Namibia

The courts

You can always refer your dispute to a Namibian court. In this case, you will need the help of an attorney and the process may take long and be expensive. For this reason, we encourage you to first follow our internal dispute resolution process in order to bring a speedy solution to your complaint.

How do I exercise my right to cool off?

You must give us an instruction in writing when you want to exercise your right to cool off. In writing means by email or sending us a letter.

How do I make a contract change or cancel my contract?

You must give us an instruction in writing when you want to make a contract change (for example to name or change a beneficiary) or cancel your contract. In writing means by email or sending us a letter. When we receive your email or letter, we will inform you which information and documents we require.

How do I claim?

The claimant must claim by completing the claim forms and providing us with the necessary information and documents through an adviser or at one of our branches. At the point of claim, we will inform the claimant which claim form he/she needs to complete and which information and documents we require.

We may also request other information or documents from any person (including directly from a doctor or clinic) to help us to decide if the claim is valid.

You must pay the costs related to satisfying our requirements for your Life Income Cover benefit. This includes:

- the cost of obtaining expert evidence that must be submitted in Namibia or South Africa by persons or businesses that operate in Namibia or South Africa, and
- if the person entitled to the benefits is not in Namibia or South Africa, the cost to travel to Namibia or South Africa if we need him/her to meet with us.

You must pay the costs related to satisfying our requirements for your Premium Protection Death benefit. This includes:

- the cost of obtaining expert evidence that must be submitted in Namibia or South Africa by persons or businesses that operate in Namibia or South Africa, and
- if the person entitled to the benefits is not in Namibia or South Africa, the cost to travel to Namibia or South Africa if we need him/her to meet with us.

You must pay the costs related to satisfying our requirements for your Premium Protection Disability benefit. This includes:

- the cost of obtaining expert evidence that must be submitted in Namibia or South Africa by persons or businesses that operate in Namibia or South Africa,
- if the insured person is not in Namibia or South Africa, the cost to travel to Namibia or South Africa to undergo evaluation to help us to decide whether the claim is valid,
- the cost of reasonable medical advice or adequate medical treatment as determined by our medical officer, and
- the cost of learning a new occupation for which the insured person is reasonably suited given his/her experience, skills if required.

You must pay the costs related to satisfying our requirements for your Premium Protection Functional Impairment benefit. This includes:

- the cost of obtaining expert evidence that must be submitted in Namibia or South Africa by persons or businesses that operate in Namibia or South Africa,
- if the insured person is not in Namibia or South Africa, the cost to travel to Namibia or South Africa to undergo evaluation to help us to decide whether the claim is valid, and
- the cost of reasonable medical advice or adequate medical treatment as determined by our medical officer.

You must pay the costs related to satisfying our requirements for your Premium Protection Retrenchment benefit. This includes:

- the cost of obtaining expert evidence that must be submitted in Namibia or South Africa by persons or businesses that operate in Namibia or South Africa; and
- if the person entitled to the benefits is not in Namibia or South Africa, the cost to travel to Namibia or South Africa if we need him/her to meet with us.

Once all our claims requirements have been met, we will consider the claim and pay it if it is valid.

If your claim is fraudulent, we will cancel your contract and will not refund any premiums you have paid.

If all our requirements are not met, we cannot consider the claim and will not pay it until these requirements have been met.

CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON ON THE PREMIUM PROTECTION DISABILITY BENEFIT

The table below sets out what changes to the circumstances of the insured person you must tell us about. The actions we may or will take depends on whether you told us about the change or whether we found out about it and if we are waiving the contract's premiums at the time of the change. Some changes in circumstances will only affect waiving of the contract's premiums or the contract itself, while other changes may affect both. Any change to the insured person's circumstances while we are not waiving the contract's premiums will affect only the contract itself.

What changes about the insured person	Actions we can take while we are waiving the contract's premiums		Actions we can take when we are not waiving the contract's premiums	
	You tell us about the change	You don't tell us about the change	You tell us about the change	You don't tell us about the change
The insured person starts to regularly (more than on a once-off basis) participate in a risky activity or sport* that may expose him/her to a higher than average risk of accident or injury (for example motor racing, climbing, aviation, combat sports, water sports)	<u>Impacts on the waiving of the contract's premiums</u> None <u>Impacts on the contract itself</u> We may: <ul style="list-style-type: none"> • change the premium or • offer different terms** 	Same as under "You tell us about the change" on the left	We may: <ul style="list-style-type: none"> • change the premium, • offer different terms**, or • remove the benefit*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	In addition to what is listed under "You tell us about the change" on the left, we may: <ul style="list-style-type: none"> • reject your claim***
The insured person changes his/her occupation* (this includes when he/she was unemployed or retired and then starts working again or he/she worked and then becomes unemployed) or any detail of his/her occupation (this includes where a miner changes from working above the ground to working underground with or without explosives)	<u>Impacts on the waiving of the contract's premiums</u> We may: <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <u>Impacts on the contract itself</u> We may: <ul style="list-style-type: none"> • change the premium, • offer different terms** or • remove any benefits that you no longer qualify for*** 	Same as under "You tell us about the change" on the left	We may: <ul style="list-style-type: none"> • change the premium, • offer different terms**, or • remove any benefits you no longer qualify for*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	In addition to what is listed under "You tell us about the change" on the left, we may: <ul style="list-style-type: none"> • reject your claim***
The insured person changes the industry* he/she works in (for example he/she was working in the building industry and changed to the mining industry)	<u>Impacts on the waiving of the contract's premiums</u> We may: <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <u>Impacts on the contract itself</u> We may: <ul style="list-style-type: none"> • change the premium, • offer different terms** or • remove any benefits that you no longer qualify for*** 	Same as under "You tell us about the change" on the left	We may: <ul style="list-style-type: none"> • change the premium, • offer different terms**, or • remove any benefits you no longer qualify for*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	In addition to what is listed under "You tell us about the change" on the left, we may: <ul style="list-style-type: none"> • reject your claim***

<p>The insured person changes how much time of his/her day is spent doing administrative or manual tasks and travelling*</p>	<p><u>Impacts on the waiving of the contract's premiums</u></p> <p>We may:</p> <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <p><u>Impacts on the contract itself</u></p> <p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms** or • remove any benefits that you no longer qualify for*** 	<p>Same as under "You tell us about the change" on the left</p>	<p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms**, • remove any benefits you no longer qualify for*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	<p>In addition to what is listed under "You tell us about the change" on the left, we may:</p> <ul style="list-style-type: none"> • reject your claim***
<p>The insured person changes his/her employment type* (for example changing from a full time employee to a part time worker or becoming self-employed)</p>	<p><u>Impacts on the waiving of the contract's premiums</u></p> <p>We may:</p> <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <p><u>Impacts on the contract itself</u></p> <p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms**, • remove any benefits that you no longer qualify for*** 	<p>Same as under "You tell us about the change" on the left</p>	<p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms**, • remove any benefits you no longer qualify for*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	<p>In addition to what is listed under "You tell us about the change" on the left, we may:</p> <ul style="list-style-type: none"> • reject your claim***
<p>The insured person starts/stops a second occupation* or changes the number of hours per week that he/she works</p>	<p><u>Impacts on the waiving of the contract's premiums</u></p> <p>We may:</p> <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <p><u>Impacts on the contract itself</u></p> <p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms** or • remove any benefits that you no longer qualify for*** 	<p>Same as under "You tell us about the change" on the left</p>	<p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms**, • remove any benefits you no longer qualify for*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	<p>In addition to what is listed under "You tell us about the change" on the left, we may:</p> <ul style="list-style-type: none"> • reject your claim***

The insured person's health/medical status changes (he/she recovers or his/her condition improves) while we are waiving the contract's premiums	<p><u>Impacts on the waiving of the contract's premiums</u></p> <p>We may:</p> <ul style="list-style-type: none"> stop waiving the contract's premiums or recover premiums we had already waived but that the insured person did not qualify for, from you <p><u>Impacts on the contract itself</u></p> <p>None</p>	<p>In addition to what is listed under "You tell us about the change" on the left, we may:</p> <ul style="list-style-type: none"> remove the benefit** 	None	Same as under "You tell us about the change" on the left
The insured person dies	<p><u>Impacts on the waiving of the contract's premiums</u></p> <p>We may:</p> <ul style="list-style-type: none"> stop waiving the contract's premiums or recover premiums we had already waived but that the insured person did not qualify for, from you <p><u>Impacts on the contract itself</u></p> <p>We will remove the benefit from your contract***</p>	<p>Same as under "You tell us about the change" on the left</p>	<p>We will remove the benefit from your contract***</p>	Same as under "You tell us about the change" on the left

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** Different terms could include the following examples:

- a premium increase,
- additional circumstances under which we will not pay,
- the insured person may no longer qualify for the existing benefit but may qualify for another benefit, or
- a cover decrease.

*** If we remove benefits from your contract or reject your claim, we will not pay back the premiums we have received. If a removed benefit was the last active benefit on the contract, the contract will be cancelled and you will no longer have any cover.

CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON ON THE PREMIUM PROTECTION FUNCTIONAL IMPAIRMENT BENEFIT

The table below sets out what changes to the circumstances of the insured person you must tell us about. The actions we may or will take depends on whether you told us about the change or whether we found out about it and if we are waiving the contract's premiums at the time of the change. Some changes in circumstances will only affect waiving of the contract's premiums or the contract itself, while other changes may affect both. Any change to the insured person's circumstances while we are not waiving the contract's premiums will affect only the contract itself.

What changes about the insured person	Actions we can take while we are waiving the contract's premiums		Actions we can take when we are not waiving the contract's premiums	
	You tell us about the change	You don't tell us about the change	You tell us about the change	You don't tell us about the change
The insured person starts to regularly (more than on a once-off basis) participate in a risky activity or sport* that may expose him/her to a higher than average risk of accident or injury (for example motor racing, climbing, aviation, combat sports, water sports)	<u>Impacts on the waiving of the contract's premiums</u> None <u>Impacts on the contract itself</u> We may: <ul style="list-style-type: none"> • change the premium or • offer different terms** 	Same as under "You tell us about the change" on the left	We may: <ul style="list-style-type: none"> • change the premium, • offer different terms**, or • remove the benefit*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	In addition to what is listed under "You tell us about the change" on the left, we may: <ul style="list-style-type: none"> • reject your claim***
The insured person's health/medical status changes (he/she recovers or his/her condition improves) while we are waiving the contract's premiums	<u>Impacts on the waiving of the contract's premiums</u> We may: <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <u>Impacts on the contract itself</u> None	In addition to what is listed under "You tell us about the change" on the left, we may: <ul style="list-style-type: none"> • remove the benefit*** 	None	Same as under "You tell us about the change" on the left
The insured person dies	<u>Impacts on the waiving of the contract's premiums</u> We may: <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <u>Impacts on the contract itself</u> We will remove the benefit from your contract***	Same as under "You tell us about the change" on the left	We will remove the benefit from your contract***	Same as under "You tell us about the change" on the left

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- the insured person may no longer qualify for the existing benefit but may qualify for another benefit, or
- a cover decrease.

*** If we remove benefits from your contract or reject your claim, we will not pay back the premiums we have received. If a removed benefit was the last active benefit on the contract, the contract will be cancelled and you will no longer have any cover.

CHANGES TO THE CIRCUMSTANCES OF THE INSURED PERSON ON THE PREMIUM PROTECTION RETRENCHMENT BENEFIT

The table below sets out what changes to the circumstances of the insured person you must tell us about. The actions we may or will take depends on whether you told us about the change or whether we found out about it and if we are waiving the contract's premiums at the time of the change. Some changes in circumstances will only affect waiving of the contract's premiums or the contract itself, while other changes may affect both. Any change to the insured person's circumstances while we are not waiving the contract's premiums will affect only the contract itself.

What changes about the insured person	Actions we can take while we are waiving the contract's premiums		Actions we can take when we are not waiving the contract's premiums	
	You tell us about the change	You don't tell us about the change	You tell us about the change	You don't tell us about the change
The insured person changes his/her occupation* (this includes when he/she was unemployed or retired and then starts working again or he/she worked and then becomes unemployed) or any detail of his/her occupation (this includes where a miner changes from working above the ground to working underground with or without explosives)	<u>Impacts on the waiving of the contract's premiums</u> We may: <ul style="list-style-type: none"> stop waiving the contract's premiums or recover premiums we had already waived but that the insured person did not qualify for, from you <u>Impacts on the contract itself</u> We may: <ul style="list-style-type: none"> change the premium, offer different terms** or remove any benefits that you no longer qualify for*** 	Same as under "You tell us about the change" on the left	We may: <ul style="list-style-type: none"> change the premium, offer different terms**, remove any benefits you no longer qualify for*** or recover premiums we had already waived but that the insured person did not qualify for, from you 	In addition to what is listed under "You tell us about the change" on the left, we may: <ul style="list-style-type: none"> reject your claim***
The insured person changes the industry* he/she works in (for example he/she was working in the building industry and changed to the mining industry)	<u>Impacts on the waiving of the contract's premiums</u> We may: <ul style="list-style-type: none"> stop waiving the contract's premiums or recover premiums we had already waived but that the insured person did not qualify for, from you <u>Impacts on the contract itself</u> We may: <ul style="list-style-type: none"> change the premium, offer different terms** or remove any benefits that you no longer qualify for*** 	Same as under "You tell us about the change" on the left	We may: <ul style="list-style-type: none"> change the premium, offer different terms**, remove any benefits you no longer qualify for*** or recover premiums we had already waived but that the insured person did not qualify for, from you 	In addition to what is listed under "You tell us about the change" on the left, we may: <ul style="list-style-type: none"> reject your claim***

<p>The insured person changes his/her employment type* (for example changing from a full time employee to a part time worker or becoming self-employed)</p>	<p><u>Impacts on the waiving of the contract's premiums</u></p> <p>We may:</p> <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <p><u>Impacts on the contract itself</u></p> <p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms**, • remove any benefits that you no longer qualify for*** 	<p>Same as under "You tell us about the change" on the left</p>	<p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms**, • remove any benefits you no longer qualify for*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	<p>In addition to what is listed under "You tell us about the change" on the left, we may:</p> <ul style="list-style-type: none"> • reject your claim***
<p>The insured person starts/stops a second occupation* or changes the number of hours per week that he/she works</p>	<p><u>Impacts on the waiving of the contract's premiums</u></p> <p>We may:</p> <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <p><u>Impacts on the contract itself</u></p> <p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms** or • remove any benefits that you no longer qualify for*** 	<p>Same as under "You tell us about the change" on the left</p>	<p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms**, • remove any benefits you no longer qualify for*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	<p>In addition to what is listed under "You tell us about the change" on the left, we may:</p> <ul style="list-style-type: none"> • reject your claim***
<p>The insured person becomes:</p> <ul style="list-style-type: none"> • a company director, • a business partner, or • an employee of a company that has its head office based outside South Africa or Namibia • employed in a family business where he/she is a member of the family 	<p><u>Impacts on the waiving of the contract's premiums</u></p> <p>We may:</p> <ul style="list-style-type: none"> • stop waiving the contract's premiums or • recover premiums we had already waived but that the insured person did not qualify for, from you <p><u>Impacts on the contract itself</u></p> <p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms**, • remove any benefits that you no longer qualify for*** 	<p>Same as under "You tell us about the change" on the left</p>	<p>We may:</p> <ul style="list-style-type: none"> • change the premium, • offer different terms**, • remove any benefits you no longer qualify for*** or • recover premiums we had already waived but that the insured person did not qualify for, from you 	<p>In addition to what is listed under "You tell us about the change" on the left, we may:</p> <ul style="list-style-type: none"> • reject your claim***

The insured person dies	<p><u>Impacts on the waiving of the contract's premiums</u></p> <p>We may:</p> <ul style="list-style-type: none"> stop waiving the contract's premiums or recover premiums we had already waived but that the insured person did not qualify for, from you <p><u>Impacts on the contract itself</u></p> <p>We will remove the benefit from your contract***</p>	Same as under "You tell us about the change" on the left	We will remove the benefit from your contract***	Same as under "You tell us about the change" on the left
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FUNCTIONAL IMPAIRMENTS THAT QUALIFY UNDER THE PREMIUM PROTECTION DISABILITY BENEFIT

Body system	Functional impairment	Requirements that the functional impairment must meet to qualify
Cardiovascular	Arrhythmia	<p>The diagnosis of an arrhythmia by a medical specialist.</p> <p>With evidence of the following, despite adequate medical treatment:</p> <ul style="list-style-type: none"> • Shortness of breath so severe that symptoms are present at rest (NYHA, Class IV), and • Symptoms of palpitations and syncope or dizziness correlating with ECG evidence of serious arrhythmia are present daily.
	Congestive Cardiac Failure	<p>The diagnosis of Congestive cardiac failure by a specialist cardiologist or physician as a result of coronary artery disease or valvular heart disease or diseases of the aorta or pericardial disease.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Ejection fraction (EF) consistently less than 40% after adequate medical treatment, and shortness of breath so severe that symptoms are present during less than ordinary activity or at rest (NYHA Class III - IV), or • Awaiting cardiac transplantation.
	Hypertension	<p>The diagnosis of uncontrolled hypertension confirmed by a medical specialist.</p> <p>With evidence of diastolic pressure greater than or equal to 110mmHg on adequate treatment and complicated by 2 or more of the following:</p> <ul style="list-style-type: none"> • Stage 4 Kidney dysfunction • Cerebrovascular incident (excluding transient ischaemic attacks) confirmed by neuroimaging • Echocardiogram evidence of LVH (septal wall thickness to posterior LV wall thickness 1.3:1) • Grade IV retinopathy • Congestive Cardiac Failure with evidence of an ejection fraction (EF) consistently less than 45% after adequate medical treatment, and marked limitation in activity due to symptoms, even during ordinary or less than ordinary activity e.g. walking short distances (NYHA Class II - III).
	Peripheral Arterial Disease	<p>The diagnosis of peripheral arterial disease of the lower limbs by a vascular surgeon.</p> <p>With evidence of no recordable pulse on Doppler readings, and 1 of the following:</p> <ul style="list-style-type: none"> • Severe Vascular Ulceration, or • Gangrene secondary to peripheral arterial disease.
Respiratory	Chronic Respiratory Failure	<p>The diagnosis of a chronic respiratory failure by a pulmonologist.</p> <p>With persistent evidence of at least 1 of the following, despite adequate medical treatment:</p> <ul style="list-style-type: none"> • Impaired airflow with FEV1 less than or equal to 40%, or • FVC less than or equal to 50%, or • DLCO of less than or equal to 40%.
	Pulmonary Arterial Hypertension	<p>The diagnosis of pulmonary hypertension by a medical specialist.</p> <p>With evidence of a Systolic Pulmonary Artery Pressure greater than 70mmHg and complicated by at least 1 of the following:</p> <ul style="list-style-type: none"> • Right sided heart failure, or • Shortness of breath so severe that symptoms are present at rest (NYHA Class IV).

Gastrointestinal	Ano-rectal impairment	<p>Faecal incontinence</p> <ul style="list-style-type: none"> With evidence of complete faecal incontinence despite adequate medical and/or surgical treatment by a gastroenterologist or equivalent specialist.
	Chronic Gastrointestinal Disease	<p>The diagnosis of a chronic gastrointestinal disease by a gastroenterologist or equivalent specialist, as a result of a medical condition.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> Medical findings confirming organic disease, and Significant unintentional weight loss resulting in a BMI of less than 15 or 25% weight loss below the lower limit of the normal range for the individual, and Symptoms uncontrolled by medical or surgical treatment. <p>Psychiatric conditions are excluded.</p>
	Chronic Liver Failure	<p>The diagnosis of chronic end-stage liver failure, with a Child Pugh Classification of class C, by a gastroenterologist or equivalent specialist.</p>
Urogenital	Bladder Impairment	<p>The diagnosis of a bladder impairment despite adequate surgical and medical treatment by a nephrologist or urologist.</p> <p>With evidence of 1 of the following:</p> <ul style="list-style-type: none"> No detectable reflex or voluntary urine control as a result of organic pathology, resulting in urinary incontinence, or Total bladder resection, or Chronic disorders of the bladder and its structures that require a permanent indwelling catheter.
	Chronic Kidney Failure	<p>The diagnosis of chronic renal failure despite adequate medical treatment by a nephrologist or urologist.</p> <p>With evidence of 1 of the following:</p> <ul style="list-style-type: none"> End-stage renal disease with an estimated GFR less than 24ml/min, or Creatinine clearance of less than 28 ml per minute, or Renal function deterioration that requires life-long peritoneal dialysis or lifelong haemodialysis.

Central Nervous System	Impaired consciousness	<p>The diagnosis of a coma of a specified severity by a neurologist or neurosurgeon. Medically induced comas are excluded.</p> <p>With evidence of the following for 14 days or more:</p> <ul style="list-style-type: none"> • A decreased level of consciousness, with a Glasgow Coma Scale of less than 9, and • Requiring total medical support including intubation and assisted ventilation.
	Aphasia	<p>The diagnosis of aphasia by a neurologist or neurosurgeon.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • A total inability to express oneself or communicate (through speech, writing, or signs), or to comprehend spoken or written language, due to injury or disease of the brain, and • Deficits in the formal aspects of language such as naming, word choice, comprehension, spelling and syntax, and • Objective medical findings supporting the diagnosis of aphasia. <p>Psychiatric conditions are excluded.</p>
	Cranial Nerve VII	<p>The diagnosis of facial nerve paralysis confirmed by a neurologist or neurosurgeon.</p> <p>With persistent evidence of the following:</p> <ul style="list-style-type: none"> • Slight or no movement of the face, and • An inability to actively close the eyelids, and • Slight or no movement of the mouth.
	Cranial Nerve VIII	<p>The diagnosis of Vestibulocochlear nerve paralysis confirmed by a neurologist or neurosurgeon.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Nerve damage with severe imbalance resulting in limitation of activities of daily living such that the insured person is unable to perform 3 of the Basic Activities of Daily Living or 4 of the Advanced Activities of Daily Living.
	Cranial Nerves IX, X, XII	<p>The diagnosis of Cranial Nerve IX, X, XII paralysis confirmed by a neurologist or neurosurgeon.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • An inability to swallow or process oral secretions without choking, and • Need for external suctioning device, and • Medical findings confirming organic disease.
	Epilepsy	<p>The diagnosis of epilepsy by a neurologist or neurosurgeon supported by objective medical findings and resistant to optimal therapy as confirmed by drug serum-level testing.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • 3 or more generalised seizures per week for at least 3 consecutive months, and • An inability to perform 3 of the Basic Activities of Daily Living or 4 of the Advanced Activities of Daily Living.
	Hemiplegia	<p>The total loss of the functioning of one side of the body due to an injury or disease of the brain as confirmed by a neurologist or neurosurgeon and correlating with objective medical findings.</p>
Dementia (incl. Alzheimer's Disease)	Dementia (incl. Alzheimer's Disease)	<p>The diagnosis of dementia by a neurologist, physician or neurosurgeon</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • A diminished intellectual ability (may include personality changes and episodes of confusion), and • A score of 2 under the 5 point Clinical Dementia Rating scale, and • Needs constant supervision.
	Paraplegia / Diplegia	<p>The total loss of the functioning of both legs or both arms due to an injury or disease of the brain or spinal cord.</p> <p>This must be confirmed by a neurologist or neurosurgeon and correlate with objective medical findings.</p>

Central Nervous System (continued)	Quadriplegia	<p>The total loss of the functioning of both legs and both arms due to an injury or disease of the brain or spinal cord.</p> <p>This must be confirmed by a neurologist or neurosurgeon and correlate with objective medical findings.</p>
Cancer	Cancer	<p>The diagnosis of an advanced stage of cancer as confirmed by an oncologist with supporting documentation.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Diagnosis of at least a stage III cancer, and the insured person is unable to perform 2 of the Basic Activities of Daily Living or 3 of the Advanced Activities of Daily Living, or • stage IV cancer, or • Cancer which has resulted in organ failure will be assessed under the affected organ. <p>Organ failure will only be assessed under the following definitions:</p> <p>Congestive Cardiac Failure or Chronic respiratory failure or Chronic liver failure or Chronic kidney failure or Organic Brain Disorders/ Dementia</p>
Senses	Loss of sight	<p>Confirmed diagnosis of bilateral loss of sight by an ophthalmologist. The loss of sight cannot be improved through refractive correction or medication.</p> <p>With evidence of 1 of the following:</p> <ul style="list-style-type: none"> • A reading of 6/60 or worse (or equivalent measure on a non-metric scale) in each eye after best correction, or • Severe proliferative diabetic retinopathy, or • Grade IV hypertensive retinopathy, or • Permanent Hemianopia in both eyes, or • A visual field loss to a 10° radius in the better eye. <p>Loss of sight due to cataracts is excluded, unless there is evidence of failed cataract surgery or contraindications to cataract surgery.</p>
	Loss of hearing	<p>Total loss of hearing in both ears as confirmed by an ear, nose and throat surgeon.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Audiometry measurements, done with the use of hearing aids, with an average loss of greater than 87dB.
	Loss of speech	<p>The total loss of the ability to produce intelligible and audible speech due to injury or disease, as confirmed by an ear, nose and throat surgeon, neurologist or neurosurgeon.</p> <ul style="list-style-type: none"> • Objective medical evidence of an ear, nose and throat disorder causing the impairment must be provided. <p>Loss of speech due to psychiatric causes are excluded.</p>
Endocrine	Endocrine Disorders	<p>The diagnosis of an endocrine disorder, which despite adequate medical and surgical treatment, has resulted in organ failure, as confirmed by a medical specialist.</p> <p>Organ failure will only be assessed under the following definitions:</p> <p>Congestive Cardiac Failure or Chronic respiratory failure or Chronic liver failure or Chronic kidney failure or Organic Brain Disorders/ Dementia</p>
Psychiatric	Psychiatric Disorder	<p>The diagnosis of a psychiatric disorder, as confirmed by a specialist psychiatrist.</p> <p>Resulting in continuous institutionalisation and with evidence of the following:</p> <ul style="list-style-type: none"> • persistent GAF score of 40 or less certified under the DSM IV classification, or • persistent WHODAS average domain score of 4 certified under the DSM 5 classification

Trauma	Facial Disorders or Disfigurement	<p>Total facial disfigurement as confirmed by a maxillofacial specialist or related specialist.</p> <p>There should be destruction or loss of skin, bone, or muscles that requires reconstructive surgery.</p>
	Major Burns	<p>The diagnosis of third degree burns (full thickness burns) by a plastic surgeon or trauma specialist.</p> <p>With evidence of at least:</p> <ul style="list-style-type: none"> • 30% of total body surface affected as measured on the Lund and Browder Chart or equivalent scale, or • more than 50% of the combined surface area of the bilateral upper limbs affected including involvement of at least 60% of combined surface area of the palms of both hands; and restriction of joint mobility of at least two of the following: 3 fingers; wrist or elbow.
Haematology	Clotting Disorders	<p>The diagnosis of a clotting disorder, which despite adequate medical and surgical treatment, has resulted in organ failure, as confirmed by a medical specialist.</p> <p>Organ failure will only be assessed under the following definitions:</p> <p>Congestive Cardiac Failure or Chronic respiratory failure or Chronic liver failure or Chronic kidney failure or Organic Brain Disorders/ Dementia</p>
	Red Blood Cell Disorders	<p>The diagnosis of severe chronic anaemia by a physician or haematologist.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Hb persistently less than 8g/dL, and • Requiring 2-3U of blood every 2 weeks.
	White Blood Cell Disorders	<p>The diagnosis of a severe white blood cell disorder by a physician or haematologist.</p> <p>With evidence of 1 of the following:</p> <ul style="list-style-type: none"> • An absolute neutrophil count of less than 250, resulting in at least 3 hospitalisations per year for acute bacterial infections, or • Lymphoma or Leukaemia requiring at least 3 chemotherapy regimens per year.

Musculoskeletal	Chronic Spinal Column Conditions	<ul style="list-style-type: none"> • A history of chronic pain syndrome due to a chronic spinal condition for a duration of at least two years. It must be treated by a multidisciplinary pain management team with at least three of the four requirements listed below, which must be confirmed by an orthopaedic or neurosurgeon. All these criteria must be present in the same region, as defined below, for a valid claim to be paid, or • Confirmed diagnosis of Cauda equina syndrome resulting in bowel or bladder dysfunction. <p>Spinal Regions:</p> <p>The neck and lower back are part of the spine. The spinal regions are:</p> <ul style="list-style-type: none"> • Cervical region (C1-C7). • Thoracic region (T1-T12) and • Lumbosacral region (L1-S1). <p>The C7 to T1 joint will be classified in the cervical region, and the T12 to L1 joint in the thoracolumbar region.</p> <p>List of four requirements:</p> <ol style="list-style-type: none"> 1. 50% or more compression of a vertebral body or multiple level compression fractures giving rise to kyphotic deformity. 2. Clinically significant radiculopathy (motor and sensory deficit or muscle atrophy and clinical signs of nerve tension and radiological evidence at the same site as clinically found. NB – We will not accept radiological signs of nerve compression without clinical evidence of neurological involvement as proof of functional impairment. 3. Alteration of motion segment integrity confirming instability with neurological deficit. 4. Multiple back or cervical operations (i.e. two or more on separate occasions within a period of 5 years) comprising laminectomy, discectomy or fusion, or a combination thereof.
	Combination of loss of use of an upper and lower limb	<p>The total loss of use of an upper and a lower limb appendage as defined below:</p> <ul style="list-style-type: none"> • a foot at the transverse tarsal joint (Chopart's joint), • a leg at or above the ankle joint up to the hip joint, • a hand (at the metacarpophalangeal joint), • an arm at or above the wrist joint up to the shoulder joint, <p>as confirmed by an orthopaedic or neurosurgeon.</p>
	Loss of use of both hands or arms	<p>The total loss of use of:</p> <ul style="list-style-type: none"> • both hands at the metacarpophalangeal joints, or • both arms at or above the wrist joint up to the shoulder joint, or • one hand at the metacarpophalangeal joint and one arm at or above the wrist joint up to the shoulder joint, <p>as confirmed by an orthopaedic or neurosurgeon.</p>
	Loss of use of both feet or legs	<p>The total loss of use of:</p> <ul style="list-style-type: none"> • both legs at or above the ankle joint up to the hip joint, or • both feet at the transverse tarsal joint (Chopart's joint), or • one foot at the transverse tarsal joint (Chopart's joint) and one leg at or above the ankle joint up to the hip joint, <p>as confirmed by an orthopaedic or neurosurgeon.</p>

HIV/AIDS	AIDS	<p>The clinical manifestation of AIDS/Stage 4 HIV infection, as confirmed by a medical specialist.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> Positive HIV antibody test (or other recognised test for the presence of AIDS, acceptable to Old Mutual), and CD4 cell count of less than 200 despite compliance with anti-retroviral treatment as per latest National Guidelines, and either: <ul style="list-style-type: none"> The presence of 3 or more of the following 5 conditions: <ol style="list-style-type: none"> Weight loss of more than 10% body weight in less than 6 months Shingles Oral thrush Chronic diarrhoea Active tuberculosis <p>Or:</p> <ul style="list-style-type: none"> The diagnosis of one or more of the following 8 diseases: <ol style="list-style-type: none"> Kaposi's sarcoma, Candidiasis of oesophagus, trachea, bronchi or lungs, Oral hairy leukoplakia, Pneumocystis carinii pneumonia, Extra pulmonary Cryptococcus, Cytomegalovirus infection of an internal organ other than the liver, Disseminated atypical mycobacteriosis, Visceral leishmaniasis
Activities of Daily Living	Activities of Daily Living	<p>Any illness, condition or event that results in the insured person being unable to perform certain Basic Activities of Daily Living and / or Advanced Activities of Daily Living, as specified below.</p> <ul style="list-style-type: none"> An inability to perform 3 of the Basic Activities of Daily Living or 4 of the Advanced Activities of Daily Living. <p>Old Mutual's Medical Officer must confirm that:</p> <ul style="list-style-type: none"> The insured person has undergone adequate medical treatment and has reached an adequate level of functioning that can reasonably be expected of a person suffering from the illness, condition or event, and The insured person does not qualify, as a result of suffering from an illness, condition or event, for the payment of the cover amount for any other listed Functional Impairment under this benefit. Where applicable, the activities listed below must be performed with simple external assistive devices (e.g. walking stick, Zimmer frame), but without complex external assistive devices (e.g. wheelchair, leg prosthesis). The general meaning of the terms 'simple external assistive devices' and 'complex external assistive devices' is not limited by the specific examples quoted or the class or type of the examples quoted.

Basic Activities of Daily Living	
Activity	Description
Bathing	The ability to wash/bathe oneself independently
Transferring	The ability to move oneself from a bed to a chair or from a bed to a toilet independently
Dressing	The ability to take off and put on one's clothes independently
Eating	The ability to feed oneself independently. This does not include the making of food
Toileting	The ability to use a toilet and cleanse oneself thereafter, independently
Locomotion on a level surface	The ability to walk on a flat surface, independently

Advanced Activities of Daily Living	
Activity	Description
Driving a car	The ability to open a car door, change gears or use a steering wheel
Medical care	The ability to prepare and take the correct medication
Money management	The ability to do one's own banking and to make rational financial decisions
Communicative activities	The ability to communicate either verbally or written
Shopping	The ability to choose and lift groceries from shelves as well as carry them in bags
Food preparation	The ability to prepare food for cooking as well as using kitchen utensils
Housework	The ability to clean a house or iron clothing
Community ambulation with or without assistive device, but not requiring a mobility device	The ability to walk around in public places using only a walking stick if necessary

FUNCTIONAL IMPAIRMENTS THAT QUALIFY UNDER THE PREMIUM PROTECTION FUNCTIONAL IMPAIRMENT BENEFIT

Body system	Functional impairment	Requirements that the functional impairment must meet to qualify
Cardiovascular	Arrhythmia	<p>The diagnosis of an arrhythmia by a medical specialist.</p> <p>With evidence of the following, despite adequate medical treatment:</p> <ul style="list-style-type: none"> • Shortness of breath so severe that symptoms are present at rest (NYHA, Class IV), and • Symptoms of palpitations and syncope or dizziness correlating with ECG evidence of serious arrhythmia are present daily.
	Congestive Cardiac Failure	<p>The diagnosis of Congestive cardiac failure by a specialist cardiologist or physician as a result of coronary artery disease or valvular heart disease or diseases of the aorta or pericardial disease.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Ejection fraction (EF) consistently less than 40% after adequate medical treatment, and shortness of breath so severe that symptoms are present during less than ordinary activity or at rest (NYHA Class III - IV), or • Awaiting cardiac transplantation.
	Hypertension	<p>The diagnosis of uncontrolled hypertension confirmed by a medical specialist.</p> <p>With evidence of diastolic pressure greater than or equal to 110mmHg on adequate treatment and complicated by 2 or more of the following:</p> <ul style="list-style-type: none"> • Stage 4 Kidney dysfunction • Cerebrovascular incident (excluding transient ischaemic attacks) confirmed by neuroimaging • Echocardiogram evidence of LVH (septal wall thickness to posterior LV wall thickness 1.3:1) • Grade IV retinopathy • Congestive Cardiac Failure with evidence of an ejection fraction (EF) consistently less than 45% after adequate medical treatment, and marked limitation in activity due to symptoms, even during ordinary or less than ordinary activity e.g. walking short distances (NYHA Class II - III).
	Peripheral Arterial Disease	<p>The diagnosis of peripheral arterial disease of the lower limbs by a vascular surgeon.</p> <p>With evidence of no recordable pulse on Doppler readings, and 1 of the following:</p> <ul style="list-style-type: none"> • Severe Vascular Ulceration, or • Gangrene secondary to peripheral arterial disease.
Respiratory	Chronic Respiratory Failure	<p>The diagnosis of a chronic respiratory failure by a pulmonologist.</p> <p>With persistent evidence of at least 1 of the following, despite adequate medical treatment:</p> <ul style="list-style-type: none"> • Impaired airflow with FEV1 less than or equal to 40%, or • FVC less than or equal to 50%, or • DLCO of less than or equal to 40%.
	Pulmonary Arterial Hypertension	<p>The diagnosis of pulmonary hypertension by a medical specialist.</p> <p>With evidence of a Systolic Pulmonary Artery Pressure greater than 70mmHg and complicated by at least 1 of the following:</p> <ul style="list-style-type: none"> • Right sided heart failure, or • Shortness of breath so severe that symptoms are present at rest (NYHA Class IV).

Gastrointestinal	Ano-rectal impairment	<p>Faecal incontinence</p> <ul style="list-style-type: none"> With evidence of complete faecal incontinence despite adequate medical and/or surgical treatment by a gastroenterologist or equivalent specialist.
	Chronic Gastrointestinal Disease	<p>The diagnosis of a chronic gastrointestinal disease by a gastroenterologist or equivalent specialist, as a result of a medical condition.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> Medical findings confirming organic disease, and Significant unintentional weight loss resulting in a BMI of less than 15 or 25% weight loss below the lower limit of the normal range for the individual, and Symptoms uncontrolled by medical or surgical treatment. <p>Psychiatric conditions are excluded.</p>
	Chronic Liver Failure	<p>The diagnosis of chronic end-stage liver failure, with a Child Pugh Classification of class C, by a gastroenterologist or equivalent specialist.</p>
Urogenital	Bladder Impairment	<p>The diagnosis of a bladder impairment despite adequate surgical and medical treatment by a nephrologist or urologist.</p> <p>With evidence of 1 of the following:</p> <ul style="list-style-type: none"> No detectable reflex or voluntary urine control as a result of organic pathology, resulting in urinary incontinence, or Total bladder resection, or Chronic disorders of the bladder and its structures that require a permanent indwelling catheter.
	Chronic Kidney Failure	<p>The diagnosis of chronic renal failure despite adequate medical treatment by a nephrologist or urologist.</p> <p>With evidence of 1 of the following:</p> <ul style="list-style-type: none"> End-stage renal disease with an estimated GFR less than 24ml/min, or Creatinine clearance of less than 28 ml per minute, or Renal function deterioration that requires life-long peritoneal dialysis or lifelong haemodialysis.

Central Nervous System	Impaired consciousness	<p>The diagnosis of a coma of a specified severity by a neurologist or neurosurgeon. Medically induced comas are excluded.</p> <p>With evidence of the following for 14 days or more:</p> <ul style="list-style-type: none"> • A decreased level of consciousness, with a Glasgow Coma Scale of less than 9, and • Requiring total medical support including intubation and assisted ventilation.
	Aphasia	<p>The diagnosis of aphasia by a neurologist or neurosurgeon.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • A total inability to express oneself or communicate (through speech, writing, or signs), or to comprehend spoken or written language, due to injury or disease of the brain, and • Deficits in the formal aspects of language such as naming, word choice, comprehension, spelling and syntax, and • Objective medical findings supporting the diagnosis of aphasia. <p>Psychiatric conditions are excluded.</p>
	Cranial Nerve VII	<p>The diagnosis of facial nerve paralysis confirmed by a neurologist or neurosurgeon.</p> <p>With persistent evidence of the following:</p> <ul style="list-style-type: none"> • Slight or no movement of the face, and • An inability to actively close the eyelids, and • Slight or no movement of the mouth.
	Cranial Nerve VIII	<p>The diagnosis of Vestibulocochlear nerve paralysis confirmed by a neurologist or neurosurgeon.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Nerve damage with severe imbalance resulting in limitation of activities of daily living such that the insured person is unable to perform 3 of the Basic Activities of Daily Living or 4 of the Advanced Activities of Daily Living.
	Cranial Nerves IX, X, XII	<p>The diagnosis of Cranial Nerve IX, X, XII paralysis confirmed by a neurologist or neurosurgeon.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • An inability to swallow or process oral secretions without choking, and • Need for external suctioning device, and • Medical findings confirming organic disease.
	Epilepsy	<p>The diagnosis of epilepsy by a neurologist or neurosurgeon supported by objective medical findings and resistant to optimal therapy as confirmed by drug serum-level testing.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • 3 or more generalised seizures per week for at least 3 consecutive months, and • An inability to perform 3 of the Basic Activities of Daily Living or 4 of the Advanced Activities of Daily Living.
	Hemiplegia	<p>The total loss of the functioning of one side of the body due to an injury or disease of the brain as confirmed by a neurologist or neurosurgeon and correlating with objective medical findings.</p>
	Dementia (incl. Alzheimer's Disease)	<p>The diagnosis of dementia by a neurologist, physician or neurosurgeon</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • A diminished intellectual ability (may include personality changes and episodes of confusion), and • A score of 2 under the 5 point Clinical Dementia Rating scale, and • Needs constant supervision.
	Paraplegia / Diplegia	<p>The total loss of the functioning of both legs or both arms due to an injury or disease of the brain or spinal cord.</p> <p>This must be confirmed by a neurologist or neurosurgeon and correlate with objective medical findings.</p>

Central Nervous System (continued)	Quadriplegia	<p>The total loss of the functioning of both legs and both arms due to an injury or disease of the brain or spinal cord.</p> <p>This must be confirmed by a neurologist or neurosurgeon and correlate with objective medical findings.</p>
Cancer	Cancer	<p>The diagnosis of an advanced stage of cancer as confirmed by an oncologist with supporting documentation.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Diagnosis of at least a stage III cancer, and the insured person is unable to perform 2 of the Basic Activities of Daily Living or 3 of the Advanced Activities of Daily Living, or • stage IV cancer, or • Cancer which has resulted in organ failure will be assessed under the affected organ. <p>Organ failure will only be assessed under the following definitions:</p> <p>Congestive Cardiac Failure or Chronic respiratory failure or Chronic liver failure or Chronic kidney failure or Organic Brain Disorders/ Dementia</p>
Senses	Loss of sight	<p>Confirmed diagnosis of bilateral loss of sight by an ophthalmologist. The loss of sight cannot be improved through refractive correction or medication.</p> <p>With evidence of 1 of the following:</p> <ul style="list-style-type: none"> • A reading of 6/60 or worse (or equivalent measure on a non-metric scale) in each eye after best correction, or • Severe proliferative diabetic retinopathy, or • Grade IV hypertensive retinopathy, or • Permanent Hemianopia in both eyes, or • A visual field loss to a 10° radius in the better eye. <p>Loss of sight due to cataracts is excluded, unless there is evidence of failed cataract surgery or contraindications to cataract surgery.</p>
	Loss of hearing	<p>Total loss of hearing in both ears as confirmed by an ear, nose and throat surgeon.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Audiometry measurements, done with the use of hearing aids, with an average loss of greater than 87dB.
	Loss of speech	<p>The total loss of the ability to produce intelligible and audible speech due to injury or disease, as confirmed by an ear, nose and throat surgeon, neurologist or neurosurgeon.</p> <ul style="list-style-type: none"> • Objective medical evidence of an ear, nose and throat disorder causing the impairment must be provided. <p>Loss of speech due to psychiatric causes are excluded.</p>
Endocrine	Endocrine Disorders	<p>The diagnosis of an endocrine disorder, which despite adequate medical and surgical treatment, has resulted in organ failure, as confirmed by a medical specialist.</p> <p>Organ failure will only be assessed under the following definitions:</p> <p>Congestive Cardiac Failure or Chronic respiratory failure or Chronic liver failure or Chronic kidney failure or Organic Brain Disorders/ Dementia</p>

Psychiatric	Psychiatric Disorder	<p>The diagnosis of a psychiatric disorder, as confirmed by a specialist psychiatrist.</p> <p>Resulting in continuous institutionalisation and with evidence of the following:</p> <ul style="list-style-type: none"> • persistent GAF score of 40 or less certified under the DSM IV classification, or • persistent WHODAS average domain score of 4 certified under the DSM 5 classification
Trauma	Facial Disorders or Disfigurement	<p>Total facial disfigurement as confirmed by a maxillofacial specialist or related specialist.</p> <p>There should be destruction or loss of skin, bone, or muscles that requires reconstructive surgery.</p>
	Major Burns	<p>The diagnosis of third degree burns (full thickness burns) by a plastic surgeon or trauma specialist.</p> <p>With evidence of at least:</p> <ul style="list-style-type: none"> • 30% of total body surface affected as measured on the Lund and Browder Chart or equivalent scale, or • more than 50% of the combined surface area of the bilateral upper limbs affected including involvement of at least 60% of combined surface area of the palms of both hands; and restriction of joint mobility of at least two of the following: 3 fingers; wrist or elbow.
Haematology	Clotting Disorders	<p>The diagnosis of a clotting disorder, which despite adequate medical and surgical treatment, has resulted in organ failure, as confirmed by a medical specialist.</p> <p>Organ failure will only be assessed under the following definitions:</p> <p>Congestive Cardiac Failure or Chronic respiratory failure or Chronic liver failure or Chronic kidney failure or Organic Brain Disorders/ Dementia</p>
	Red Blood Cell Disorders	<p>The diagnosis of severe chronic anaemia by a physician or haematologist.</p> <p>With evidence of the following:</p> <ul style="list-style-type: none"> • Hb persistently less than 8g/dL, and • Requiring 2-3U of blood every 2 weeks.
	White Blood Cell Disorders	<p>The diagnosis of a severe white blood cell disorder by a physician or haematologist.</p> <p>With evidence of 1 of the following:</p> <ul style="list-style-type: none"> • An absolute neutrophil count of less than 250, resulting in at least 3 hospitalisations per year for acute bacterial infections, or • Lymphoma or Leukaemia requiring at least 3 chemotherapy regimens per year.

Musculoskeletal	Chronic Spinal Column Conditions	<ul style="list-style-type: none"> • A history of chronic pain syndrome due to a chronic spinal condition for a duration of at least two years. It must be treated by a multidisciplinary pain management team with at least three of the four requirements listed below, which must be confirmed by an orthopaedic or neurosurgeon. All these criteria must be present in the same region, as defined below, for a valid claim to be paid, or • Confirmed diagnosis of Cauda equina syndrome resulting in bowel or bladder dysfunction. <p>Spinal Regions:</p> <p>The neck and lower back are part of the spine. The spinal regions are:</p> <ul style="list-style-type: none"> • Cervical region (C1-C7). • Thoracic region (T1-T12) and • Lumbosacral region (L1-S1). <p>The C7 to T1 joint will be classified in the cervical region, and the T12 to L1 joint in the thoracolumbar region.</p> <p>List of four requirements:</p> <ol style="list-style-type: none"> 1. 50% or more compression of a vertebral body or multiple level compression fractures giving rise to kyphotic deformity. 2. Clinically significant radiculopathy (motor and sensory deficit or muscle atrophy and clinical signs of nerve tension and radiological evidence at the same site as clinically found. NB – We will not accept radiological signs of nerve compression without clinical evidence of neurological involvement as proof of functional impairment. 3. Alteration of motion segment integrity confirming instability with neurological deficit. 4. Multiple back or cervical operations (i.e. two or more on separate occasions within a period of 5 years) comprising laminectomy, discectomy or fusion, or a combination thereof.
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