MyLife
Tech Spec Combo
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Content

Contract Details
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Payment of premiums	All premiums are payable in advance on the first day of the month. A grace period of 1 month is allowed for the payment of the premium. If a premium is not paid within the period of grace, the policy will lapse.
Non-disclosure practice	If any information material to the underwriting decision has been withheld or misrepresented, this would constitute non-disclosure and any claim would be treated as follows: » If, in the opinion of Hollard Life, non-disclosure would not have changed the original underwriting decision, then the non-disclosure will not be taken into account in assessing the claim » Non-disclosure which would have changed the underwriting decision had the information been disclosed at underwriting stage, and which may or may not be relevant to the cause of the claim or the benefit being claimed for, will be treated as follows: • The entire policy could be cancelled from inception and no claim will be admitted. In this instance premiums paid less costs will be refunded to the premium payer, or • The policy may be re-underwritten to reflect the terms that would have applied had the information been disclosed at underwriting stage If the benefit being claimed on is re-underwritten an amount of 10% of the revised sum insured will be deducted as a non-disclosure penalty and the claim will then be assessed on the basis of the revised cover amount. If a benefit not being claimed on is re-underwritten Hollard Life will endorse the policy to apply the revised terms after consideration of previously non-disclosed information. Hollard life may recover any claim payments previously made where the non-disclosure was relevant to the cause of the claim.
Proof of age	Proof of age is required before any benefit is payable. If the age or any other information used to determine the premium has has been incorrectly stated, the benefits shall be adjusted accordingly.
Payment of claims	In order to claim on the policy, Hollard Life must receive a signed and completed claim form, together with any additional information that Hollard Life may require in order to assess the claim. Hollard Life must be satisfied that the claim is valid, that the person making the claim is entitled to receive the amount payable. Hollard Life shall also be entitled to access all medical and hospital records of the Life Insured.

Free cover period	Free cover will be provided for the benefits in the policy schedule from: » The original date of issue of the policy to the commencement date or » 30 days prior to the commencement date, whichever is the shorter. This free cover will cease immediately on a request to redate the policy
Beneficiary	The policy owner may nominate one or more beneficiaries who are to receive the benefits in terms of the policy in the event that the policy owner is deceased at the time of the claim event. The beneficiaries shall have no interests or rights in the policy during the lifetime of the owner. The policy owner may at any time cancel the nomination of a beneficiary and appoint another beneficiary. Any appointment or change must be made by written notice to Hollard Life and is not valid until Hollard Life accepts the beneficiary nomination by issuing a revised policy schedule. In the event of the policy being ceded, the rights of any beneficiary shall become subordinate to those of the cessionary.
Cession	The policy may only be ceded through the execution of a cession form approved by Hollard Life. A cession shall be noted when received by Hollard Life, without Hollard Life expressing any opinion as to the validity thereof.
Benefit escalations	0% - 10% voluntary premium escalations | 0% - 10% voluntary benefit escalations Any voluntary premium increase that you have selected will be used to purchase additional cover at the premium rate applicable at the time of the increase. Any voluntary benefit increase will be purchased at the premium rate applicable at the time of the increase. If three consecutive voluntary increases are declined, then future voluntary increases will cease. Reinstatement of the voluntary increases may be subject to evidence of health at the policy owner's expense.
Guarantee periods	**Guaranteed** The premium is guaranteed for the guarantee period as shown in the policy schedule (10-year initial guarantee period for Life Cover, stand alones and accelerators). Please refer to Premium Guarantee Review Practice.
Premium guarantee review practice	The benefits provided by Hollard Life are priced for the term of the policy based on best estimates of future experience, and consequently the premium should be sufficient to provide for the selected benefits for the duration of the policy. However, as future experience is uncertain, it may be necessary to adjust the premium payable at a later date. At the expiry of the initial guarantee period and each subsequent guarantee period, the premium then payable may be reduced or increased by up to a maximum of 25%. This revised premium rate may then be guaranteed for up to a further 10 years. Should the premium payable be increased following a premium review, the owner will have the option of increasing the premium to the required level in order to maintain full benefits. If the required premium increase is not accepted, Hollard Life may reduce the benefits proportionately on expiry of the premium guarantee term.

Premium patterns	**Level** No compulsory escalation, however voluntary escalations may be added. **Age-rated** Includes a premium escalation to reflect the increasing cost of providing the risk benefits as the life insured gets older. The compulsory escalation is based on the age next birthday of the insured (on the policy anniversary) and is as follows: » Up to age 34 2.5% p.a. » Age 35 to 44 5.0% p.a. » Age 45 to 54 7.5% p.a. » Age 55 and older 8.25% p.a.
Unclaimed Benefit	Where Hollard Life becomes aware of an event that would result in a claim payment being due to the policyholder or beneficiary (as applicable) and the policyholder or beneficiary has not notified Hollard Life of the claim event then: » Hollard Life will attempt to contact the policyholder or beneficiary » If Hollard Life is unable to contact the policyholder or beneficiary, • we will make an enquiry to an external database and/or make use of an external tracing company to establish contact and • repeat this process three years from the date that we accepted the claim, and again ten years from the date that we accepted the claim » If after ten years from the date that Hollard Life accepted the claim we have been unsuccessful in tracing the policyholder or beneficiary, we will not make any further attempts to contact the policyholder or beneficiary » Hollard Life will deduct any administrative, tracing and management fees that are incurred as a result of the tracing process, from the value of any claim payment » made on the policy » Hollard Life will not trace the policyholder or beneficiary where the value of the claim payable is less than N$10 000 (in aggregate or otherwise) If a claim payment has remained unpaid for more than 180 days from the date the claim was accepted as valid by Hollard Life then the claim payment will accumulate interest at: » 0% for the first 180 days from the date the claim is accepted to the date of payment of the claim, and » the daily rate earned on the 90 day treasury bill issued by the Namibian Government for any period after the first 180 days from the date the claim is accepted to the date of payment of the claim. It is the responsibility of the policyholder to ensure that their contact details and the contact details of the insured and the names and identity numbers of the beneficiaries are correct at all times.

Life Cover
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The Life Cover benefit pays out the full benefit amount as a lump sum on the death of a life insured.

Type of benefit	Standalone
Minimum entry age	19 ANB
Maximum entry age	70 ANB
Premium patterns	Level | age-rated
Benefit cover term	For life
Minimum premium per policy	N$250 per month
Maximum benefit amount	No limit but subject to financial justification and availability of re-insurance
Minimum benefit amount	N$250 000
Premium guarantee term	Guaranteed (10 years) or experience-rated (Nil)
Voluntary increase options	0% - 10% voluntary premium escalations or 0% - 10% voluntary cover escalations
Automatically included benefits	**Interim Accident Benefit** Cover is provided to a life insured in the event of accidental death from the date of receipt of the original application by Hollard Life to the date of acceptance of the policy or declinature of the policy, subject to a maximum of 30 days and limited to N$500 000, or the sum assured if lower. **Family Funeral Benefit for each life insured** Each life insured: N$40 000 | Spouse: N$20 000 Child: N$10 000 (max 4 children) » The Family Funeral Benefit is not an accelerator to the Life Cover Benefit » Cover for the spouse and children for the first 12 months are as a result of accidental causes only » Cover for the nominated spouse ceases on their 65th birthday » No payment will be made where the policy owner and the life insured are different people or institutions » Not available if there is no valid life cover benefit claim **Terminal Illness Benefit** If a life insured contracts a terminal illness which, in the opinion of Hollard Life, results in the life insured having 12 months or less to live, then 100% of the death benefit may be claimed in before death.

General exclusions	**Suicide Limitation** If any of the life insureds dies by his or her own act (and in the opinion of Hollard Life the life insured committed suicide within two years of: » the commencement date of the policy or any subsequent reinstatement date of the policy, the policy shall be terminated and no benefit shall be payable » any voluntary Life Cover increase, such increases shall be cancelled with no benefit payable in respect of such increase **Recognition of prior insurance** In determining the above two-year period, recognition will be taken of prior insurance, as detailed below. Where life cover has been transferred to or replaced with a new Hollard Life policy, Hollard Life will recognise the period of life cover under the replaced policy in applying the Suicide Limitation Clause, provided that: » the replaced policy was issued by a Namibian registered insurer » the life insured and policy owner are the same under the replacement policy as they were under the replaced policy » the insured has enjoyed uninterrupted life cover under both the replaced and the replacement policies and that in the circumstances referred to above, the sum insured payable by the replacement policy does not exceed an amount equivalent to the sum insured under the replaced policy.

Comprehensive Severe Illness
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Comprehensive Severe Illness provides the life insured and his/her children with cover for all major body systems in the event of being diagnosed with a specific illness, suffering from a specific condition or undergoing a specific procedure.

Type of benefit	Standalone
Benefit variations	Individual or multiple lives
Minimum entry age	19 ANB
Maximum entry age	65 ANB
Maximum cover amount	Max - N$2,5 million | Severity based - N$2,5 million
Premium patterns	Level | Age-rated
Benefit term	For life
Minimum premium per policy	N$250 per month
Premium guarantee period	Guaranteed (10 years) or experience-rated
Voluntary increase options	0% - 10% voluntary premium escalations | 0% - 10% voluntary cover escalations
Effect of claim on comprehensive severe illness (standalone)	The benefit amount will reduce by the amount of any payment made. The remaining comprehensive severe illness benefit amount (if any) will be available for further claims.
Effect of a claim on other benefits (standalone)	**On payment of a claim under this benefit:** » The amount payable on death will not be altered unless a claim has been paid before the expiry of the 14-day survival period » No other benefits will be affected

Comprehensive severe illness cover reinstatement option	After the 14-day survival period following a claim event, the benefit amount for events that are totally unrelated, in the opinion of Hollard Life, to the condition or event for which the claim had been paid will automatically reinstate to the benefit amount immediately prior to the claim payment. After 100% of the benefit amount has been paid in respect of a condition or event, the benefit amount for events that are related to that event will automatically reinstate 90 days after the claim event on the following basis: » Claim prior to 75th birthday: 25% of the original benefit amount plus any benefit increases » Claims on or after 75th birthday: 15% of the original benefit amount plus any benefit increases No claim will be paid under the reinstated cover where, in the opinion of Hollard Life, the claim is a direct consequence of the event for which a 100% payment was made before reinstatement.
Survival period	A 14-day survival period will be imposed before a severe illness claim is admitted. If the benefit is attached to a policy with life cover, the claim may be paid before the end of the 14-day survival period, in which case any amount payable on the death of the life insured will be reduced by the amount claimed under the Comprehensive Severe Illness Benefit for the remainder of the 14-day period.
Change in circumstances	**Hazardous Pursuits** The owner undertakes that Hollard Life be advised in writing should the life insured take up a hazardous sport or pursuit, including (but not limited to) rock climbing, hang gliding, micro-lighting, acrobatic flying and speed contests of any kind. Scuba-diving up to 40 metres while in possession of a recognised diving qualification and once-off casual participation in a hazardous sport or pursuit in an appropriately controlled environment does not need to be notified to Hollard Life.
General exclusions	**Self-inflicted injuries** No payment shall be made if the incident or illness giving rise to such claim was directly or indirectly caused, occasioned, accelerated or aggravated by self-inflicted injuries.

Comprehensive Severe Illness claim events	
Cardiovascular Benefit Group Only one payment will be made per cardiovascular event. A single event is defined as all cardiovascular conditions or procedures that occur within a 30-day period.	
Heart attack	**Mild** This is defined as the death of heart muscle, due to inadequate blood supply, as evidenced by all 3 of the following criteria: 1. Compatible clinical symptoms, and 2. Characteristic ECG changes, e.g. ST-segment and T-wave changes indicative of myocardial ischaemia or myocardial infarction, and 3. Raised cardiac markers: » Trop T > 0,5 ng/ml, or » Trop I > 0,25 ng/ml, or » Raised CK-MB mass • Up to 2x normal values in acute presentation phase, or • Up to 4x normal values post-intervention » Total CPK elevation of up to 2x normal values, with at least 6% being CK-MB. The evidence must show a definite acute myocardial infarction. Other acute coronary syndromes, including but not limited to angina, are not covered by this definition.

Heart attack (continued)	**Moderate** This is defined as the death of heart muscle, due to inadequate blood supply, as evidenced by 2 of the following three criteria: 1. Compatible clinical symptoms 2. Characteristic ECG changes, which can be either of the following: » New pathological Q-waves, or » ST-segment and T-wave changes indicative of myocardial injury, but only when accompanied by raised cardiac markers as described hereafter. 3. Raised cardiac markers: » Trop T > 1,0 ng/ml, or » Trop I > 0,5 ng/ml, or » Raised CK-MB mass • More than 2x normal values in acute presentation phase, or • More than 4x normal values post-intervention. » Total CPK elevation of more than 2x normal values, with at least 6% being CK-MB. **Max** **100% of benefit amount** **Severity based** Meeting the mild heart attack definition **25% of benefit amount** Meeting the moderate heart attack definition **50% of benefit amount** Meeting the moderate heart attack definition with irreversible functional impairment measured 6 weeks post-infarction: Ejection Fraction < 50% **75% of benefit amount** Ejection Fraction < 30% **100% of benefit amount**
Coronary artery disease with surgery	The undergoing of surgery to correct the narrowing of, or blockage to, one or more coronary arteries by means of a bypass graft. **Max** **100% of benefit amount** **Severity based** Bypass graft in 1 coronary artery, including the left main or proximal left anterior descending coronary artery **50% of benefit amount** Bypass grafts in 2 coronary arteries **75% of benefit amount** Bypass grafts in 3 or more coronary arteries **100% of benefit amount**
Cardiomyopathy	Confirmed diagnosis of dilated, restrictive or hypertrophic obstructive cardiomyopathy with ongoing treatment and with the following irreversible functional impairment criteria as confirmed by a cardiologist with two measurements done 6 weeks apart. Ejection Fraction <50% **75% of benefit amount** Ejection Fraction <30% **100% of benefit amount**

Heart Valve Surgery, valvuloplasty, valvotomy	The undergoing of heart valve surgery, performed to replace or repair 1 or more heart valves » **Via intra-arterial catheterization - 10%** » **Via keyhole surgery - 25%** » **Via open-chest surgery - 100%** of the benefit amount
Surgery of the Aorta	The undergoing of surgery to the thoracic or abdominal aorta involving excision of a portion of the aorta and replacement with a graft. **100% of benefit amount**
Endovascular procedures to the aorta or its immediate branches	Endovascular repair of established disease, atheroma, aneurysm and dissection, by means of keyhole or catheter techniques or any other minimally invasive surgical procedure. To the aorta **25% of benefit amount** To the immediate branches of the aorta **10% of benefit amount**
Heart Transplant	The actual undergoing of a transplant as a recipient of a complete heart. **100% of benefit amount**
Coronary angioplasty/ stent	Coronary angioplasty is a medical procedure used to open narrowed or clogged blood vessels of the heart. This procedure sometimes also involves the use of devices known as "stents" to help keep the arteries open. It must be confirmed by a report from a cardiologist. This benefit covers an unlimited number of procedures. **10% of benefit amount**
Carotid arterial disease (only one payment under each category of this condition will be considered)	Carotid artery stenosis in one or both carotid arteries, having undergone angioplasty and/or stenting. **25% of benefit amount** Carotid artery stenosis in one or both carotid arteries, having undergone open endarterectomy. **75% of benefit amount**
Cardio-pulmonary dysfunction	On confirmed diagnosis of cardio-pulmonary dysfunction, including » confirmed diagnosis of irreversible Cor Pulmonale » confirmed diagnosis of primary pulmonary hypertension **50% of benefit amount** On confirmed diagnosis of cardio-pulmonary dysfunction, including » confirmed diagnosis of irreversible Cor Pulmonale with ECHO evidence of right ventricular dilatation » confirmed diagnosis of primary pulmonary hypertension with peak pulmonary artery pressure › 45 mm Hg **100% of benefit amount**
Arrhythmia	This is defined as abnormal electrical activity in the heart, with the life insured having undergone pathway ablation, permanent pacemaker insertion or defibrillator insertion. Arrhythmia with pathway ablation or a permanent pacemaker insertion (one payment only) **25% of benefit amount** Arrhythmia with defibrillator insertion (one payment only) **50% of benefit amount**

Nervous system benefit group Only one payment will be made per nervous system event. A single event is defined as all nervous system conditions that occur within a 30-day period.	
Stroke	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in motor deficit or neurological deficit lasting at least 24 hours consistent with the area of the brain affected, and confirmed with appropriate clinical findings by a specialist neurologist. For the above definition, the following are not covered: » Transient ischaemic attack » Vascular disease affecting the eye or optic nerve » Migraine and vestibular disorders » Traumatic injury to brain tissue or blood vessels Severity levels will be assessed by a full neurological examination by a specialist neurologist any time after 3 months. **Max** Temporary neurological or motor deficit **25% of benefit amount** Irreversible neurological or motor deficit **100% of benefit amount** **Severity based** Temporary motor or neurological deficit **25% of benefit amount** Irreversible motor or neurological deficit **50% of benefit amount** The inability to perform 6 or more advanced activities of daily living **75% of benefit amount** The inability to perform 3 or more basic activities of daily living **100% of benefit amount** **The basic activities of daily living are as follows:** » Bowel status » Indoor mobility » Toileting » Bathing » Grooming » Stairs » Transfer from chair to bed » Feeding » Bladder status » Dressing **The basic activities of daily living are as follows:** » Driving a car » Medical care: prepares and takes correct medications » Money management » Communicative activities: use of phone, writing cheques, writing letters » Shopping: lifting or carrying groceries » Food preparation » Housework » Community ambulation with or without assistive device, but not requiring a mobility device » Moderate activities: moving table, pushing vacuum cleaner, bowling, golf » Vigorous activities: running, heavy lifting, sports
Multiple sclerosis	The diagnosis of multiple sclerosis confirmed by a specialist neurologist. This means: » Two separate events must have occurred resulting in irreversible neurological deficit, and » This neurological deficit must involve at least two of the following three functions: sensory, motor and autonomic **100% of benefit amount**

Parkinson's disease	The diagnosis of Parkinson's disease by a neurologist. The disease must be irreversible in nature and significant symptoms must be present for at least 6 months despite optimal treatment. **100% of benefit amount**
Alzheimer's disease	The unequivocal diagnosis of Alzheimer's disease confirmed by a neurologist. **25% of benefit amount** The unequivocal diagnosis of Alzheimer's disease confirmed by a neurologist where dementia due to failure of brain function has occurred with significant memory and cognitive impairment for which no other recognisable cause has been identified. Memory and cognitive impairment must be to such a degree that the life insured requires continual supervision. **100% of benefit amount**
Benign brain tumour	The diagnosis of a symptomatic non-cancerous tumour of the brain or meninges confirmed by a neurologist: Having undergone treatment in the form of surgical resection, radiotherapy or other treatment to reduce intra-cranial pressure. **50% of benefit amount** Resulting in failure of 3 or more basic activities of daily living **100% of benefit amount**
Permanent mental or cognitive impairment	The mental deterioration in, or loss of, mental capacity which is evidenced by: » Deterioration of the life insured's ability to think, perceive, reason and remember which results in a need for continual care or supervision within an institution, and » An irreversibly reduced serial MMSE score of <24 over a period of 6 months **50% of benefit amount**
Bacterial meningitis	The diagnosis of bacterial meningitis confirmed by a neurologist with supporting medical evidence. **25% of benefit amount**
Cerebral malaria	The diagnosis of cerebral malaria confirmed by a specialist physician. **25% of benefit amount**
Status epilepticus	Generalised epilepsy refractory to treatment where seizures follow one another with no intervening periods of consciousness. The diagnosis must be confirmed by a neurologist and this benefit will cease once a payout has been made on it. **25% of benefit amount**
Myasthenia gravis	Myasthenia Gravis is a neuromuscular disease characterised by weakness and fatigability of the skeletal muscles. The diagnosis must be confirmed by a neurologist. A positive antiacetylcholine receptor antibody test must support the diagnosis. If the life insured experiences difficulty in swallowing or the disease affects speech **25% of benefit amount** If the life insured requires continuous respiratory assistance **100% of benefit amount**

Guillain-Barré syndrome	Guillain-Barré syndrome is an acute, inflammatory, postinfectious polyneuropathy resulting in progressive and ascending paralysis. The diagnosis must be confirmed by a neurologist, have been treated with plasma exchange or intravenous immunoglobulin, and must be of a severity to have documented evidence of persistent neurological symptoms lasting for a period of at least six months from the time of diagnosis. Cases of Guillain-Barré syndrome that present with or progress to bulbar weakness and respiratory dysfunction with resultant ventilation or tracheostomy will be paid on diagnosis. Guillain-Barré syndrome that present with respiratory dysfunction treated with tracheostomy and/or ventilation, or with persistent neurological symptoms lasting at least 6 months **25% of benefit amount** Guillain-Barre syndrome with persistent total and irreversible neurological symptoms lasting at least 12 months, with the inability to perform 3 or more Basic Activities of Daily Living or the inability to perform 6 or more Advanced Activities of Daily Living. **100% of benefit amount**

Cancer benefit group	
Cancer	A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma, multiple myeloma and sarcoma. Unless stated otherwise, the levels are correlated to the general classification used by the American Joint Committee for Cancer for the type of cancer involved. The following conditions are excluded from this definition: » All cancers in situ and all pre-malignant conditions » All tumours of the prostate unless histologically classified as having a Gleason score greater than six or having progressed to at least clinical TNM classification T2N0M0 » All skin cancers, other than malignant melanoma that have been histologically classified as having caused invasion beyond the epidermis (outer layer of skin) **Max** **100% of benefit amount** **Severity based** **25% of benefit amount is payable for the following:** » Prostate Cancer T2N0M0 » Chronic Lymphocytic Leukaemia (Stage 0 or I on the Rai classification) » Hairy cell leukaemia » Hodgkins/Non Hodgkins lymphoma Stage I on Ann Arbor classification » Any other Stage I cancer not covered above **50% of benefit amount is payable for the following:** » Prostate Cancer T3N0M0 » Chronic Lymphocytic Leukaemia (Stage II on the Rai classification) » Acute Lymphocytic Leukaemia (children) » Chronic Myeloid Leukaemia (no bone marrow transplantation) » Hodgkins/Non Hodgkins lymphoma Stage II on Ann Arbor classification system » Multiple myeloma Stage I and II on the Durie-Salmon scale » Any other Stage II cancer not covered above **100% of benefit amount is payable for the following:** » Prostate Cancer T4N0M0 » Hodgkins and Non Hodgkins lymphoma Stage III on Ann Arbor classification system » Any other Stage III cancer not covered above

Cancer (continued)	**100% of benefit amount is payable for the following:** » Prostate Cancer any T, N1-3, M0 » Acute Myeloid Leukaemia » Chronic Lymphocytic Leukaemia, Stage III or IV on the Rai classification » Chronic Myeloid Leukaemia (with bone marrow transplant) » Acute Lymphocytic Leukaemia (adults) » Hodgkins/Non Hodgkins lymphoma Stage IV on Ann Arbor classification system » Multiple Myeloma Stage III on the Durie-Salmon Scale » Any other Stage 4 cancer not covered above
Aplastic anaemia	Aplastic anaemia with total aplasia of the bone marrow as confirmed by a haematologist, with either blood transfusion or a bone marrow transplant. **100% of benefit amount**
Bone marrow transplant	The actual undergoing of a transplant as a recipient of bone marrow. **100% of benefit amount**
Mastectomy and prophylactic mastectomy	A condition including any of the following: Unilateral or bilateral mastectomy for carcinoma-in-situ, or prophylactic unilateral or bilateral mastectomy performed upon clinical recommendation by the attending specialist, where any of the following apply for the prophylactic mastectomy: » Breast and/or ovarian cancer in either mother or sister before the age of 50 years » Bilateral breast cancer in either mother or sister » Confirmed BRCA 1 or 2 carrier status **25% of benefit amount**

Kidney and liver benefit group For this benefit group no benefit will be paid where a claim is, in the opinion of Hollard Life, directly or indirectly occasioned by or accelerated by alcohol or substance abuse.	
Kidney failure	End stage irreversible failure of both kidneys to function, as a result of which regular dialysis is necessary. **100% of benefit amount**
Liver failure	Chronic and irreversible liver failure resulting in irreversible jaundice, decompensation of the liver and ascites (collection of fluid in the abdominal cavity due to liver failure). The diagnosis must be confirmed by a specialist physician. **100% of benefit amount**
Liver or kidney transplant	The actual undergoing of a transplant as a recipient of a complete liver or kidney. **100% of benefit amount**
Nephrectomy	The actual undergoing of a complete nephrectomy due to illness, disease or accident. Nephrectomy for the purpose of organ donation is specifically excluded. **25% of benefit amount**

Respiratory benefit group	
Lung transplant	The actual undergoing of a transplant as a recipient of a complete lung. **100% of benefit amount**
Respiratory failure	Chronic and irreversible respiratory failure as confirmed by a pulmonologist of a severity where the lung function as measured by an FEV 1 test, FVC test or a Dco test is below 40% of the expected value in measurements taken at least a month apart. **100% of benefit amount**

Pulmonary embolism	Pulmonary embolism which must be confirmed by a CT angiography or to the satisfaction of Hollard Life. This benefit will cease once two payments have been made on it. **25% of benefit amount**
Status asthmaticus	Status asthmaticus with hospitalisation and ventilation, as confirmed by a specialist physician. Hospitalisation shall mean being continuously hospitalised for a period of 24 hours or longer from the time of admission. This benefit will cease once a payout has been made on it. **25% of benefit amount**

Gasto-intestinal benefit group For this benefit group no benefit will be paid where a claim is, in the opinion of Hollard Life, directly or indirectly occasioned by or accelerated by alcohol or substance abuse.	
Pancreas transplant	The actual undergoing of a transplant as a recipient of a complete pancreas. **100% of benefit amount**
Chronic pancreatitis	Chronic pancreatitis where the diagnosis must be confirmed by ERCP or abdominal MRI scan in conjunction with clinical and laboratory investigations and the disease must be of a severity to cause diabetes, weight loss and diarrhoea or jaundice. **50% of benefit amount**
Crohn’s disease	Crohn’s disease is a chronic auto-immune disease that can affect any part of the gastrointestinal tract but most commonly occurs in the ileum. The diagnosis must be confirmed by a gastroenterologist and the disease must be treated with either steroids or immunomodulatory medication for a period of at least 6 months. **25% of benefit amount** Should the disease require a colostomy or ileostomy: **50% of benefit amount**
Ulcerative colitis	Ulcerative Colitis is a chronic inflammation of the large intestine, not caused by bacteria, which results in ulceration and bleeding. The diagnosis must be confirmed by a gastro-enterologist and the disease must be treated with either steroids or immunomodulatory medication for a period of at least 6 months. **25% of benefit amount** Should the disease require a colostomy or ileostomy: **50% of benefit amount**

Connective Tissue Diseases benefit group	
Severe rheumatoid arthritis	Poly-arthritis resulting in joint deformity or significant irreversible impairment of function despite optimal treatment where diagnosis has been confirmed by a rheumatologist or specialist physician. Without major organ involvement: » **25% of benefit amount** With major organ involvement (e.g. the lungs): **100% of benefit amount**

Connective Tissue Diseases benefit group	
Systemic lupus erythematosis	The confirmed diagnosis of systemic lupus erythematosis by a specialist physician. The condition must have resulted in one or more of the following: » neuropathy » seizures or a stroke » a movement disorder » confirmed lung or kidney involvement. Discoid lupus is specifically excluded from this cover. **50% of benefit amount**

Sensory benefit group	
Blindness	Total and irreversible (not correctable by treatment or operation) loss of sight in one eye. Permanent visual acuity impairment (not correctable by operation) resulting in a Snellen rating of less than 20/200 or worse. The blindness must be certified through an ophthalmologist's report and cataracts are specifically excluded. **25% of benefit amount** Total and irreversible (not correctable by treatment or operation) loss of sight in both eyes. Permanent visual acuity impairment (not correctable by operation) resulting in a Snellen rating of less than 20/200 or worse bilaterally. The blindness must be certified through an ophthalmologist's report and cataracts are specifically excluded. **100% of benefit amount**
Deafness	Total and irreversible loss of hearing in both ears as a result of an accident or chronic sickness. Total loss of hearing means the average hearing levels; tested with hearing aids when applicable, at audible frequencies is more than 90 decibels. Medical evidence in the form of audiometric and sound-threshold tests must be provided. **100% of benefit amount**
Loss of speech	Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease. Loss of speech due to any psychological disorder is excluded. **100% of benefit amount**

Trauma and Musculoskeletal Benefit Group For this benefit group, no payment shall be made if the incident or illness giving rise to such claim was directly or indirectly caused, occasioned, accelerated or aggravated by self-inflicted injuries whether the life insured is of sound mind or not.	
Coma	A state of unconsciousness defined by a Glasgow scale score of 12 or less that necessitates the use of a ventilator for a continuous period of at least 96 hours. A coma which is medically induced or results directly from alcohol or drug abuse is excluded. Glasgow Coma score of 6 to 12 **50% of benefit amount** Glasgow Coma score of less than 6 **100% of benefit amount**
Major head trauma	A traumatic injury to the brain, caused by an external physical force, resulting in significant irreversible neurological deficit measured by the inability to perform Activities of Daily Living. Severity levels will be assessed by a full neurological examination by a specialist neurologist any time after three months. The inability to perform 6 or more advanced activities of daily living. **75% of benefit amount**

Major head trauma (continued)	The inability to perform 3 or more basic activities of daily living **100% of benefit amount** **The basic activities of daily living are as follows:** » Bowel status » Grooming » Feeding » Indoor mobility » Stairs » Bladder status » Toileting » Transfer from chair to bed » Dressing » Bathing **The advanced activities of daily living are as follows:** » Driving a car » Medical care: prepares and takes correct medications » Money management » Communicative activities: use of phone, writing cheques, writing letters » Shopping: lifting or carrying groceries » Food preparation » Housework » Community ambulation with or without assistive device, but not requiring a mobility device » Moderate activities: moving table, pushing vacuum cleaner, bowling, golf » Vigorous activities: running, heavy lifting, sports
Paralysis	Paralysis of both legs or arms or one leg and one arm, resulting in the total and irreversible loss of the use of these limbs. **100% of benefit amount**
Major burns	Full thickness burns covering at least 20% of the body surface area. **100% of benefit amount**
Muscular dystrophy	Confirmation by a neurologist of a definite diagnosis of muscular dystrophy with the use of walking aids or a wheelchair. The disease must be progressive in nature and cause significant and irreversible impairment of function. **100% of benefit amount**
Motor neurone disease	A definite diagnosis of motor neurone disease by a specialist neurologist. There must be irreversible, objective clinical impairment of motor functions. **100% of benefit amount**
Loss or loss of use of two limbs	The amputation of, or the total and irreversible loss of motor function of: » one arm or » one leg **50% of benefit amount** The amputation of, or the total and irreversible loss of motor function of: » both arms, or » both legs, or » one arm and one leg **100% of benefit amount** For amputation, arm is defined as any loss from the wrist and higher, and leg is defined as any loss from the ankle joint and higher.

Pregnancy complications	For this benefit there is a 12-month waiting period from the policy commencement date until the benefits are available. This benefit covers a female life insured against the following: » Stillbirth in the third trimester » Pregnancy complications where the female life insured: • Spends two or more days in ICU; or • Spends one day in ICU and 3 or more consecutive days in a general hospital ward/ high care ward, or; • Spends more than five consecutive days in a general hospital ward/high care ward » Birth defect or congenital anomaly in the newborn baby of the female life insured with surgery in the 90 days following birth » Birth weight of less than 1.5 kg with 2 or more days in ICU for the newborn baby of the female Life Insured **2.5% of benefit amount**

AIDS/HIV benefit group	
Advanced AIDS	Advanced AIDS, confirmed by a positive HIV antibody test, a CD4 cell count of less than 200 while on antiretroviral treatment and the diagnosis of at least one of the following diseases: » Kaposi's sarcoma » Pneumocystis carinii pneumonia » Progressive multifocal leukoencephalopathy » Tuberculosis or » Pulmonary cryptoccus. **100% of benefit amount**
Accidental HIV infection	The contraction of HIV as a result of: » Accidental needle-stick injury acquired in the course of professional duties as a medical or dental practitioner or registered nurse. The practitioner must be registered with the appropriate professional council. A negative HIV test must be performed within 24 hours to confirm an HIV negative status at the time of the needle- stick injury. Proof should also be supplied that the person has been started on a course of anti-retroviral drugs, or; » Rape or indecent assault. The offence must have been reported to the Namibian Police Force (NAMPOL) and a criminal case opened. An HIV test must have been performed within 24 hours of the assault to confirm an HIV negative status at the time of the assault. A medical examination of the victim must have been performed within 24 hours after the incident. Proof should also be supplied that the patient has been started on a course of anti-retroviral drugs, or; » Undergoing an organ transplant at an institution recognised by Hollard Life where the transplanted organ was infected with the HIV virus. The organ donor service must admit liability for the incident, or; » The transfusion of infected blood or blood products from a transfusion service recognised by Hollard Life, occurring after the starting date of the policy. The transfusion service must admit liability for the incident, or; » Involvement in a road traffic accident. The incident must have been reported to the Namibian Police Force (NAMPOL). An HIV test must have been performed within 24 hours of the incident to confirm an HIV negative status at the time of the incident. Proof should also be supplied that the patient has been started on a course of anti-retroviral drugs, or; » Being the victim of a violent crime. The incident must have been reported to the Namibian Police Force (NAMPOL) and a criminal case opened. An HIV test must have been performed within 24 hours of the accident to confirm an HIV negative status at the time of the accident. Proof should also be supplied that the patient has been started on a course of antiretroviral drugs. **100% of benefit amount**

Children's benefit group	
Children's benefit	All children of the life insured are covered in terms of the children's benefit for the conditions defined in this policy wording. A child is defined as a natural or legal child of the life insured. The cover will start when each child is six months old and ends on their 21st birthday (24 if the child is a full-time student at a recognised tertiary educational institution). The benefit amount for each child will be 15% of the benefit amount payable to the life insured for that event or condition, subject to a maximum of N$300 000. Where a child could claim under two or more Hollard Life policies with a children's benefit, then the benefit amount shall be restricted to the greater of the amount on any individual policy. This benefit is only payable once for each child and once 2 claims have been paid under the children's benefit, the children's benefit cover will end. A survival period of 14 days will be imposed before a claim is admitted. Should the child die within the survival period, then no claim will be payable under the children's benefit. Hollard Life may, at its discretion, waive the survival period. Congenital, familial and pre-existing conditions are specifically excluded from this benefit and on the Status Epilepticus benefit, febrile seizures are excluded. Any payments made under the children's benefit will not reduce the benefit amount for the life insured.

Endocrine conditions benefit group (one payout per distinct endocrine disorder)	
Endocrine conditions	Benign endocrine tumour(s) or glandular hyperplasia presenting with established clinical syndromes as confirmed by an endocrinologist with evidence of supporting investigations, which have undergone surgical resection, OR Hormonal deficiency syndrome(s), as confirmed by an endocrinologist with evidence of supporting investigations, which has resulted in admission to an intensive care unit for more than 48 hours. This includes, but is not limited to: » Addisonian crisis » Sheehan's syndrome » Diabetic coma **10% of benefit amount**

Catch-all benefit group For this benefit group, payment shall be made if the incident or illness giving rise to such claim meets one of the definitions below but not any other definition covered under the Comprehensive Severe Illness benefit. Pre-existing medical conditions and injuries suffered by the life insured will be specifically excluded from this benefit. Pre-existing conditions are defined as medical conditions, injuries and events suffered by the life insured prior to the commencement date of the policy, as well as any event related to these medical conditions, injuries or events that occur after the policy commencement date.	
Catch-all	**Life Saving Emergency Surgical Procedure** Emergency, open surgical procedure, performed in response to and within 24 hours of a life threatening event, confirmed by clinical and laboratory or radiological evidence. Appendectomies and tonsillectomies are specifically excluded from this definition. The lesser of N$500 000 and 20% of the benefit amount **Intensive Care Unit Stay** Continuous ICU stay for longer than 96 hours. The benefit amount is paid out per day with a day being a completed period of 24 hours from admittance to an Intensive Care Unit. All psychiatric admissions and elective stays are specifically excluded from this definition. **4% of benefit amount per day, subject to a maximum of the lesser of N$500 000 and 20% of the benefit amount**

Catch-all (continued)	**Hospitalisation Benefit** Continuous hospitalisation for more than 10 days. This includes back traction, spinal fusion and spinal/back surgery, but excludes elective cosmetic surgery. The benefit amount is paid out per day with a day being a completed period of 24 hours from admittance to hospital. All psychiatric admissions and elective stays are specifically excluded from this definition. **2% of benefit amount per day, subject to a maximum of the lesser of N$500 000 and 20% of the benefit amount**

ASISA CRITICAL ILLNESS DISCLOSURE GRID

	MAX	SEVERITY			
		Severity A	Severity B	Severity C	Severity D
Heart attack	100%	100%	75%	50%	25%
Stroke	100%	100%	75%	50%	50%
Cancer	100%	100%	100%	50%	25%
CABG	100%	100%	75%	50%	50%

Severe Illness: Related and Unrelated Conditions
Tech Spec

Related and unrelated conditions for **SEVERE ILLNESS BENEFITS**

For the purpose of the reinstatement under our Severe Illness benefits, an illness, condition, procedure or event is related to another illness, condition, procedure or event for which a claim has been paid if:

- It is a consequence or complication of the illness, condition, procedure or event for which a claim has been paid, or
- It is a consequence of the treatment for the illness or condition for which a claim has been paid, or
- It is a result of the same underlying disease process as the illness, condition or the causative condition resulting in a procedure for which a claim has been paid.

No claim will be paid under the reinstated cover where, in the opinion of Hollard Life, the claim is related to an illness, condition, procedure or event for which a 100% payment was made before reinstatement.

Every effort has been made to ensure the relevance and correctness of the related conditions listed below, however as there are relationships that don't appear on this list that are not commonly seen and as such are not likely to be frequently encountered, these related conditions will be treated on a case-by-case consideration. The final decision will be that of Hollard Life.

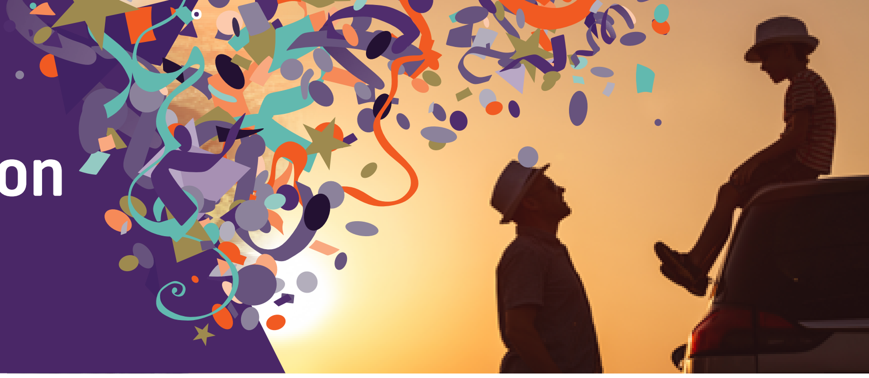
Conditions suffered	Related condition/event
Heart attack	CABG, heart valve surgery, surgery of the aorta, cardiomyopathy, coronary angioplasty/stent, keyhole surgery, systemic lupus, cardio-pulmonary dysfunction
CABG	Heart attack, heart valve surgery, surgery of the aorta, heart transplant, cardiomyopathy, coronary angioplasty/stent, keyhole surgery, systemic lupus, cardio-pulmonary dysfunction
Heart valve surgery	Heart attack, CABG, heart transplant, cardiomyopathy, coronary angioplasty/stent, keyhole surgery, stroke, systemic lupus, cardio-pulmonary dysfunction, pregnancy complications
Carotid arterial disease	Stroke, systemic lupus, blindness, loss of speech, coma, paralysis, loss or loss of use of limbs, permanent mental/cognitive impairment
Cardio-pulmonary dysfunction	Heart attack, CABG, heart valve surgery, surgery of the aorta, heart transplant, cardiomyopathy, coronary angioplasty, keyhole surgery, stroke, respiratory failure, lung transplant, pulmonary embolism, severe rheumatoid arthritis, systemic lupus, permanent mental/cognitive impairment, pregnancy complications
Surgery of the aorta	CABG, surgery of the aorta, heart transplant, cardiomyopathy, systemic lupus, cardio-pulmonary dysfunction

Conditions suffered	Related condition/event
Heart transplant	Heart attack, CABG, heart valve surgery, surgery of the aorta, heart transplant, cardiomyopathy, coronary angioplasty/stent, keyhole surgery, respiratory failure, lung transplant, systemic lupus, cardio-pulmonary dysfunction, pregnancy complications
Cardiomyopathy	Heart attack, CABG, heart valve surgery, surgery of the aorta, heart transplant, coronary angioplasty/stent, keyhole surgery, respiratory failure, lung transplant, chronic pancreatitis, systemic lupus, muscular dystrophy, loss or loss of use of limbs, accidental HIV, advanced AIDS, pregnancy complications, cardio-pulmonary dysfunction, endocrine conditions
Coronary angioplasty/stent	Heart attack, CABG, heart valve surgery, heart transplant, cardiomyopathy, keyhole surgery, systemic lupus, cardio-pulmonary dysfunction
Keyhole surgery	Heart attack, CABG, heart valve surgery, heart transplant, cardiomyopathy, coronary angioplasty/stent, systemic lupus, pregnancy complications, cardio-pulmonary dysfunction
Stroke	Heart valve surgery, benign brain tumour, bacterial meningitis, status epilepticus, systemic lupus, blindness, deafness, loss of speech, major head trauma, coma, paralysis, loss or loss of use of limbs, accidental HIV, advanced AIDS, carotid arterial disease, cardio-pulmonary dysfunction, permanent mental/cognitive impairment, pregnancy complications
Permanent mental/cognitive impairment	Stroke, benign brain tumour, multiple sclerosis, Parkinson's disease, Alzheimer's disease, bacterial meningitis, cerebral malaria, status epilepticus, cancer, kidney failure, liver failure, kidney or liver transplant, respiratory failure, systemic lupus, blindness, deafness, loss of speech, major head trauma, coma, paralysis, muscular dystrophy, motor neurone disease, loss or loss of use of limbs, advanced AIDS, carotid arterial disease, pregnancy complications, endocrine conditions
Benign brain tumour	Stroke, status epilepticus, blindness, deafness, loss of speech, coma, paralysis, loss or loss of use of limbs, permanent mental/cognitive impairment, endocrine conditions
Multiple sclerosis	Loss of speech, paralysis, loss or loss of use of limbs, permanent mental/cognitive impairment
Parkinson's disease	Respiratory failure, loss of speech, loss or loss of use of limbs, permanent mental/ cognitive impairment
Alzheimer's disease	Permanent mental/cognitive impairment
Bacterial meningitis	Stroke, status epilepticus, blindness, deafness, loss of speech, coma, paralysis, loss or loss of use of limbs, accidental HIV, advanced AIDS, permanent mental/cognitive impairment
Cerebral malaria	Status epilepticus, coma, permanent mental/cognitive impairment
Status epilepticus	Stroke, benign brain tumour, bacterial meningitis, cerebral malaria, cancer, permanent mental/cognitive impairment, pregnancy complications, endocrine conditions
Myasthenia gravis	Cancer, status asthmaticus, loss of speech, endocrine conditions
Cancer	Status epilepticus, myasthenia gravis, pulmonary embolism (DVT), blindness, loss of speech, coma, accidental HIV, advanced AIDS, permanent mental/cognitive impairment, prophylactic mastectomy, pregnancy complications, endocrine conditions
Prophylactic mastectomy	Cancer
Aplastic anaemia	Bone marrow transplant, accidental HIV, advanced AIDS

Conditions suffered	Related condition/event
Bone marrow transplant	Aplastic anaemia
Kidney failure	Liver failure, liver or kidney transplant, pancreas transplant, systemic lupus, deafness, coma, accidental HIV, advanced AIDS, permanent mental/cognitive impairment, pregnancy complications, endocrine conditions
Liver failure	Kidney failure, kidney or liver transplant, chronic pancreatitis, systemic lupus, coma, accidental HIV, advanced AIDS, permanent mental/cognitive impairment, pregnancy complications
Kidney or liver transplant	Kidney failure, liver failure, pancreas transplant, systemic lupus, accidental HIV, advanced AIDS, pregnancy complications, endocrine conditions, permanent mental/cognitive impairment
Respiratory failure	Heart transplant, cardiomyopathy, Parkinson's disease, respiratory failure, lung transplant, pulmonary embolism (DVT), status asthmaticus, severe rheumatoid arthritis, systemic lupus, major head trauma, coma, major burns, muscular dystrophy, motor neurone disease, accidental HIV, advanced AIDS, cardio-pulmonary dysfunction, permanent mental/cognitive impairment, pregnancy complications
Lung transplant	Heart transplant, cardiomyopathy, respiratory failure, lung transplant, pulmonary embolism (DVT), severe rheumatoid arthritis, systemic lupus, cardio-pulmonary dysfunction
Pulmonary embolism (DVT)	Cancer, respiratory failure, lung transplant, systemic lupus, cardio-pulmonary dysfunction, pregnancy complications
Status asthmaticus	Myasthenia gravis, respiratory failure, systemic lupus
Pancreas transplant	Kidney failure, kidney or liver transplant, endocrine conditions
Chronic pancreatitis	Cardiomyopathy, liver failure, accidental HIV, advanced AIDS, endocrine conditions
Crohn's disease	Ulcerative colitis
Ulcerative colitis	Crohn's disease
Severe rheumatoid arthritis	Respiratory failure, lung transplant, cardio-pulmonary dysfunction
Systemic lupus	Heart attack, CABG, heart valve surgery, heart transplant, surgery of the aorta, cardiomyopathy, coronary angioplasty/stent, keyhole surgery, stroke, kidney failure, liver failure, liver or kidney transplant, respiratory failure, lung transplant, pulmonary embolism (DVT), status asthmaticus, carotid arterial disease, cardio-pulmonary dysfunction, permanent mental/cognitive impairment, endocrine conditions
Blindness	Stroke, benign brain tumour, bacterial meningitis, cancer, major head trauma, coma, major burns, paralysis, accidental HIV, advanced AIDS, carotid arterial disease, permanent mental/cognitive impairment, endocrine conditions
Deafness	Stroke, benign brain tumour, bacterial meningitis, kidney failure, loss of speech, major head trauma, coma, permanent mental/cognitive impairment
Loss of speech	Stroke, benign brain tumour, multiple sclerosis, Parkinson's disease, bacterial meningitis, myasthenia gravis, cancer, deafness, major head trauma, coma, paralysis, muscular dystrophy, motor neurone disease, loss or loss of use of limbs, accidental HIV, advanced AIDS, carotid arterial disease, permanent mental/cognitive impairment, pregnancy complications
Major head trauma	Stroke, status epilepticus, respiratory failure, blindness, deafness, loss of speech, paralysis, loss or loss of use of limbs, permanent mental/cognitive impairment

Conditions suffered	Related condition/event
Coma	Stroke, benign brain tumour, bacterial meningitis, cerebral malaria, status epilepticus, cancer, kidney failure, liver failure, respiratory failure, blindness, deafness, loss of speech, major head trauma, major burns, paralysis, muscular dystrophy, motor neurone disease, loss or loss of use of limbs, accidental HIV, advanced AIDS, carotid arterial disease, permanent mental/cognitive impairment, pregnancy complications, endocrine conditions
Major burns	Status epilepticus, respiratory failure, blindness, coma, loss or loss of use of limbs
Paralysis	Stroke, benign brain tumour, multiple sclerosis, bacterial meningitis, blindness, loss of speech, major head trauma, coma, muscular dystrophy, motor neurone disease, loss or loss of use of limbs, accidental HIV, advanced AIDS, carotid arterial disease, permanent mental/cognitive impairment, pregnancy complications
Muscular dystrophy	Heart transplant, cardiomyopathy, respiratory failure, loss of speech, coma, paralysis, loss or loss of use of limbs, permanent mental/cognitive impairment
Motor neurone disease	Respiratory failure, loss of speech, paralysis, loss or loss of use of limbs, permanent mental/cognitive impairment
Loss or loss of use of limbs	Cardiomyopathy, stroke, benign brain tumour, multiple sclerosis, Parkinson's disease, bacterial meningitis, loss of speech, major head trauma, coma, major burns, paralysis, muscular dystrophy, motor neurone disease, accidental HIV, advanced AIDS, carotid arterial disease, permanent mental/cognitive impairment, pregnancy complications
Pregnancy complications	Heart valve surgery, heart transplant, cardiomyopathy, keyhole surgery, stroke, status epilepticus, cancer, kidney failure, liver failure, kidney or liver transplant, respiratory failure, pulmonary embolism, loss of speech, coma, paralysis, loss or loss of use of limbs, accidental HIV, advanced AIDS, cardio-pulmonary dysfunction, permanent mental/cognitive impairment, endocrine conditions
Accidental HIV	Cardiomyopathy, stroke, bacterial meningitis, status epilepticus, cancer, aplastic anaemia, kidney failure, liver failure, respiratory failure, chronic pancreatitis, blindness, loss of speech, coma, paralysis, loss or loss of use of limbs, advanced AIDS, pregnancy complications
Advanced AIDS	Cardiomyopathy, stroke, bacterial meningitis, status epilepticus, cancer, aplastic anaemia, kidney failure, liver failure, kidney or liver transplant, respiratory failure, chronic pancreatitis, blindness, loss of speech, coma, paralysis, loss or loss of use of limbs, accidental HIV, permanent mental/cognitive impairment, pregnancy complications, endocrine conditions
Endocrine conditions	Cardiomyopathy, benign brain tumour, status epilepticus, myasthaenia gravis, cancer, kidney failure, kidney or liver transplant, pancreas transplant, chronic pancreatitis, systemic lupus, blindness, coma, advanced AIDS, permanent mental/cognitive impairment, pregnancy complications

Severe Illness: Condition and Benefit Matrix
Tech Spec



Condition and benefit matrix

				Comprehensive (57)	
Group	Condition	Severity	SCIDEP LEVEL	Max	Severity
Cardiovascular	Heart attack	Mild	D	100%	25%
		Moderate	C	100%	50%
		Moderate; EF<50%	B	100%	75%
		Moderate; EF<30%	A	100%	100%
	Coronary artery disease with 2 arteries	1 artery	D	100%	50%
		2 arteries	B	100%	75%
		3 arteries	A	100%	100%
	Heart valve surgery (incl valvuloplasty & valvotomy)	Intra-arterial		10%	10%
		Keyhole		25%	25%
		Open		100%	100%
	Surgery of aorta			100%	100%
	Heart transplant			100%	100%
	Endovascular procedure	To aorta		25%	25%
		Immediate branches		10%	10%
	Arrhythmia	Pathway ablation/perm pacemaker		25%	25%
		Defibrillator insertion		50%	50%
	Cardiomyopathy	EF <50%		75%	75%
		EF <30%		100%	100%
	Angioplasty/stent			10%	10%
	Keyhole cardiac surgery			25%	25%
	Carotid arterial disease	Angioplasty/stenting		25%	25%
		Endarterectomy		75%	75%
	Cardio-pulmonary dysfunction	Cor pulmonale & hypertension		50%	50%
		ECHO evidence & ap > 45 mm Hg		100%	100%

Condition and benefit matrix					
				Comprehensive (57)	
Group	Condition	Severity	SCIDEP LEVEL	Max	Severity
Nervous system	Stroke	Temporary		25%	25%
		Permanent	D	100%	50%
		Inability on 6 AADLs	B	100%	75%
		Inability on 3 BADLs	A	100%	100%
	Multiple sclerosis			100%	100%
	Parkinson's disease			100%	100%
	Alzheimer's disease	No supervision		25%	25%
		Under supervision		100%	100%
	Permanent mental or cognitive impairment			50%	50%
	Benign brain tumour	Treatment		50%	50%
		Inability on 3 BADLs		100%	100%
	Bacterial meningitis			25%	25%
	Cerebral malaria			25%	25%
	Myasthenia gravis	Swallow & speech		25%	25%
		Continous respiration		100%	100%
	Guillain-Barré syndrome	Respiratory dsyfunction		25%	25%
		Persistent neurological symptoms		100%	100%
Cancer	Cancer	Stage 1	D	100%	25%
		Stage 2	C	100%	50%
		Stage 3	B	100%	100%
		Stage 4	A	100%	100%
	Aplastic anaemia			100%	100%
	Bone marrow transplant			100%	100%
	Mastectomy & prophylactic mastectomy	Unilateral or bilateral		25%	25%
Kidney & Liver	Kidney failure			100%	100%
	Liver failure			100%	100%
	Kidney or liver transplant			100%	100%
	Nephrectomy			25%	25%

Condition and benefit matrix

				Comprehensive (57)	
Group	Condition	Severity	SCIDEP LEVEL	Max	Severity
Respiratory	Lung transplant			100%	100%
	Respiratory failure			100%	100%
	Pulmonary embolism	Confirmed by a CT angiograph		25%	25%
	Status asthmaticus			25%	25%
Gastrointestinal	Pancreas transplant			100%	100%
	Chronic pancreatitis			50%	50%
	Crohn's disease	Without colostomy		25%	25%
		With colostomy		50%	50%
	Ulcerative colitis	Without colostomy		25%	25%
		With colostomy		50%	50%
Connective Tissue	Severe rheumatoid arthritis	Excl major organs		25%	25%
		Incl major organs		100%	100%
	Systemic lupus			50%	50%
Sensory	Blindness	One eye		25%	25%
		Both eyes		100%	100%
	Deafness			100%	100%
	Loss of speech			100%	100%
	Coma	Glasgow 6–12		50%	50%
		Glasgow <6		100%	100%
	Major burns			100%	100%
	Paralysis			100%	100%
	Motor neurone disease			100%	100%
	Head trauma	Inability on 6 AADLs		75%	75%
		Inability on 3 BADLs		100%	100%
	Muscular dystrophy			100%	100%
	Loss or loss of use of limbs	One limb		50%	50%
		Two limbs		100%	100%
	Pregnancy complications			2.5%	2.5%
HIV & AIDS	Accidental infection			100%	100%
	Advanced AIDS			100%	100%
Children's	Children's benefit			*15%	*15%
Endocrine	Endocrine conditions			10%	10%

Condition and benefit matrix					
				Comprehensive (57)	
Group	Condition	Severity	SCIDEP LEVEL	Max	Severity
Catch-all	Catch-all	Emergency		20% **	20% **
		ICU stay		4% pd *** (20% max)	4% pd *** (20% max)
		Hospitalisation		2% pd *** (20% max)	2% pd *** (20% max)

* 15% of condition benefit limited to N$300 000.

** The lesser of N$500 000 and 20% of the benefit amount.

*** Subject to a maximum of the lesser of N$500 000 and 20% of the benefit amount.

Early Cancer Cover
Tech Spec

The Early Cancer Cover benefit provides the life insured with cover in the event of being diagnosed with and treated for a defined malignant tumour without the invasion of surrounding tissue (in situ).

Type of benefit	Ancillary to Comprehensive Severe Illness
Benefit variations	Individual
Minimum entry age	19 ANB
Maximum entry age	65 ANB
Maximum sum assured	N$100 000
Premium pattern	Level
Benefit term	To age 65 or for life
Premium term	Same as benefit term
Minimum premium per policy	N$250 per month
Premium guarantee term	Experience-rated
Voluntary increase options	0% - 10% voluntary premium escalations | 0% - 10% voluntary cover escalations
Effect of a claim on early cancer cover benefit	Only one claim will be paid under any specific definition below. Where less than 100% of the benefit amount is paid for a claim, the balance is available for future claims on claim events not previously claimed for. Once 100% of the benefit amount has been paid the benefit will cease to provide cover. Where claims for two or more of the contingent events are made simultaneously, only one payment will be made. This will be the highest payment that would have been made for any one of the individual claims.
Effect of a claim on other benefits	No payment will be made under this benefit if an amount is payable for the same event on the Critical Illness benefit to which this Early Cancer Cover benefit is an ancillary or the event does not meet the definitions covered under this Early Cancer Cover benefit.
Waiting period	No claims will be payable for any diagnosis in the first 6 months following the commencement of the Early Cancer Cover benefit.

Early Cancer Cover claim events	
Early cancer cover	A malignant tumour positively diagnosed with histological confirmation and characterised by the growth of malignant cells without the invasion of surrounding tissue. Unless otherwise specified the tumour must be classified as tumour in situ (Tis) according to the TNM classification system.

Uterus	Carcinoma in situ of the uterus with excision » **50% of the benefit amount** Carcinoma in situ of the uterus with total hysterectomy » **100% of the benefit amount**
Fallopian tubes	Carcinoma in situ of the fallopian tubes with excision » **50% of the benefit amount** Carcinoma in situ of the fallopian tubes with total unilateral or bilateral salpingectomy or total hysterectomy » **100% of the benefit amount**
Vagina or vulva	Carcinoma in situ of the vagina or vulva with excision » **50% of the benefit amount** Carcinoma in situ of the vagina or vulva with vaginal vault or vulval surgery with skin flap or skin graft, or total hysterectomy » **100% of the benefit amount**
Cervix	Carcinoma in situ of the cervix (cervical intraepithelial neoplasia grade II or III) with excision » **50% of the benefit amount** Carcinoma in situ of the cervix (cervical intraepithelial neoplasia grade II or III) with total hysterectomy » **100% of the benefit amount**
Ovary	Carcinoma in situ of the ovary or borderline/low malignant potential ovarian tumours with excision » **50% of the benefit amount** Carcinoma in situ of the ovary or borderline/low malignant potential ovarian tumours with total removal of one or both ovaries » **100% of the benefit amount**
Kidney	Carcinoma in situ of the kidney with excision » **50% of the benefit amount** Carcinoma in situ of the kidney with total nephrectomy » **100% of the benefit amount**
Penis	Carcinoma in situ of the penis with excision of the lesion » **50% of the benefit amount** Carcinoma in situ of the penis with partial penectomy with skin graft or skin flap. » **100% of the benefit amount** This excludes standard circumcision
Testis	Carcinoma in situ of the testis (intratubular germ cell neoplasia) with radiotherapy or excision » **50% of the benefit amount** Carcinoma in situ of the testis (intratubular germ cell neoplasia) with total unilateral or bilateral orchidectomy » **100% of the benefit amount**
Larynx	Carcinoma in situ of the larynx with radiotherapy or excision » **50% of the benefit amount** Carcinoma in situ of the larynx with total laryngectomy » **100% of the benefit amount**
Thyroid	Carcinoma in situ of the thyroid with radiotherapy or excision » **50% of the benefit amount** Carcinoma in situ of the thyroid with total thyroid lobectomy » **100% of the benefit amount**
Pharynx	Carcinoma in situ of the pharynx with radiotherapy or mucosal excision » **50% of the benefit amount** Carcinoma in situ of the pharynx with surgical excision (other than the mucosal membrane) of any of the anatomical structures of the nasopharynx, oropharynx or hypopharynx » **100% of the benefit amount**
Nasal cavity	Carcinoma in situ of the nasal cavity with radiotherapy or excision » **50% of the benefit amount**

Nasal cavity (continued)	Carcinoma in situ of the nasal cavity with surgical resection where there has been resection of the underlying bone » **100% of the benefit amount**
Lung	Carcinoma in situ of the lung with excision » **50% of the benefit amount** Carcinoma in situ of the lung with total lobectomy » **100% of the benefit amount**
Bladder	Carcinoma in situ of the bladder with intravesical bacillus Calmette-Guerin treatment, or excision » **50% of the benefit amount** Carcinoma in situ of the bladder with total cystectomy » **100% of the benefit amount**
Stomach	Carcinoma in situ of the stomach (intraepithelial tumour without invasion of the lamina propria) with radiotherapy, chemotherapy or excision of the lesion » **50% of the benefit amount** Carcinoma in situ of the stomach (intraepithelial tumour without invasion of the lamina propria) with total or partial gastrectomy » **100% of the benefit amount**
Prostate	Prostate carcinoma T1N0M0 with external beam radiotherapy, brachytherapy or excision » **50% of the benefit amount** Prostate carcinoma T1N0M0 with total prostatectomy » **100% of the benefit amount**
Breast	Lobular and ductal carcinoma in situ with chemotherapy, lumpectomy or breast conserving surgery » **50% of the benefit amount** Lobular and ductal carcinoma in situ with total unilateral or bilateral mastectomy » **100% of the benefit amount**
Colon	Colon adenoma with increasing polyp size >1cm or high grade dysplasia treated with polypectomy (removal of the polyp) » **50% of the benefit amount** Colon adenoma with increasing polyp size >1cm or high grade dysplasia with total or partial colectomy (excluding polypectomy) » **100% of the benefit amount**
Skin	T1N0M0 melanoma (lentigo maligna melanoma, nodular melanoma, superficial spreading melanoma or acral lentiginous melanoma) with excision » **50% of the benefit amount** T1N0M0 melanoma (lentigo maligna melanoma, nodular melanoma, superficial spreading melanoma or acral lentiginous melanoma) with excision of the tumour with a skin flap or skin graft » **100% of the benefit amount** Stage I or II basal cell carcinoma, squamous cell carcinoma, keratoacanthom, epidermoid carcinoma, malignant epithelioma or verrucous carcinoma with excision » **50% of the benefit amount** Stage I or II basal cell carcinoma, squamous cell carcinoma, keratoacanthom, epidermoid carcinoma, malignant epithelioma or verrucous carcinoma with excision of the tumour with a skin flap or skin graft » **100% of the benefit amount** Trichilemmal carcinoma, pilomatrix carcinoma, sebaceous carcinoma, apocrine carcinoma, eccrine gland carcinoma, adenoid cystic carcinoma or Merkel cell carcinoma with excision » **50% of the benefit amount** Trichilemmal carcinoma, pilomatrix carcinoma, sebaceous carcinoma, apocrine carcinoma, eccrine gland carcinoma, adenoid cystic carcinoma or Merkel cell carcinoma with excision of the tumour with a skin flap or skin graft » **100% of the benefit amount**

Comprehensive Disability
Tech Spec

The Comprehensive Disability benefit covers the life insured for the total and irreversible inability to engage in an occupation, as well as specific impairment events of a permanent nature. This benefit pays out in the form of a lump sum and includes cover for events where the impairment is total and partial.

Type of benefit	Standalone or accelerator
Benefit variations	Individual or multiple lives
Minimum entry age	19 ANB
Maximum entry age	60 ANB
Maximum cover amount	N$5 million
Premium patterns	Level | Age-rated
Benefit term	To age 65 or for life
Minimum premium per policy	N$250 per month
Premium guarantee period	Guaranteed (10 years) or experience-rated
Voluntary increase options	0% - 10% voluntary premium escalations | 0% - 10% voluntary cover escalations
Effect of claim on Comprehensive Disability	Where a partial payment has been made, the benefit amount will reduce by the amount of the payment made. The remaining benefit amount will be available for further claims. The premium will be reduced accordingly. Once 100% of the benefit amount has been paid the Benefit will cease. No Comprehensive Disability benefit can be reinstated.
Effect of a claim on other benefits (accelerator)	This benefit is an acceleration of the benefit payable on death. On payment of a claim under this benefit » The amount payable on death will be reduced by the amount of the Comprehensive Disability claim; » Any other benefit that is an accelerator benefit shall be reduced to an amount that does not exceed the reduced death benefit.
Effect of a claim on other benefits (standalone)	On payment of a claim under this benefit, the amount payable on death will not be altered unless a claim has been paid before the expiry of the 3-month survival period.
Waiting period	No waiting period. The benefit will be payable once Hollard Life is satisfied that the insured is permanently disabled or impaired.
Survival period (standalone)	A 3-month survival period will be imposed before a Comprehensive Disability claim is admitted. If the benefit is attached to a policy with life cover, the claim may be paid before the end of the 3-month survival period, in which case any amount payable on the death of the life insured will be reduced by the amount claimed under the Comprehensive Disability Benefit for the remainder of the 3-month survival period.

Change in circumstances	**Occupation** The owner undertakes to ensure that Hollard Life is advised in writing should any life insured change their occupation or the allocation of time spent on the duties that they fulfil for their occupation (e.g. administration, travel, manual or supervisory duties). In this event, Hollard Life reserves the right to adjust the benefits or premium accordingly. Where the life insured's occupation or duties have changed such that the life insured no longer qualifies for the Occupational Disability benefit then » Hollard Life may replace this benefit with one for which the life insured qualifies for or » any claim will be assessed on the daily activities benefit where such a benefit is included in the benefit definitions. **Hazardous Pursuits** The owner undertakes to notify Hollard Life in writing should the life insured take up a hazardous sport or pursuit, including (but not limited to) rock climbing, hang-gliding, micro-lighting, acrobatic flying and speed contests of any kind. Scuba-diving up to 40 metres while in possession of a recognised diving qualification and once-off casual participation in a hazardous sport or pursuit in an appropriately controlled environment does not need to be notified to Hollard Life.
General exclusions	**Self-inflicted injuries** No payment shall be made if the incident or illness giving rise to such claim was directly or indirectly caused, occasioned, accelerated or aggravated by self-inflicted injuries.
Benefits included in the comprehensive disability benefit	» Occupational Disability » Comprehensive Impairment Covers impairment events that are total and partial. **If the benefit is selected for life, these are the events that taper after the insured's 65th birthday. These benefit amounts will reduce by 20% of the initial benefit amount per annum from the policy anniversary immediately after the life insured's 65th birthday, and then cease altogether thereafter.

Claim eventS	
Occupational disability definition	**Own occupational disability** The total and irreversible (not correctable by treatment or operation) inability of the life insured, due to sickness, injury, disease, illness or surgical operation, to perform his/her own occupation. OR **Own/similar occupational disability** The total and irreversible (not correctable by treatment or operation) inability of the life insured, due to sickness, injury, disease, illness or surgical operation, to perform his/her own occupation or any other occupation for which he/she is suited in terms of ability, training, education and experience. The occupational disability benefit is only payable, provided that the life insured has been gainfully employed for a period of not less than 6 months before the onset of the disability. **Benefit: 100% of benefit amount****

Loss of one limb	Total and irreversible (not correctable by treatment or operation) loss or loss of use of a limb, where a limb is defined as an arm including the elbow or a leg including the knee. **Benefit: 50% of benefit amount**
Loss of two or more limbs	Total and irreversible (not correctable by treatment or operation) loss or loss of use of any 2 limbs, where a limb is defined as an arm including the elbow or a leg including the knee. **Benefit: 100% of benefit amount**
Loss of one foot or one hand	Total and irreversible (not correctable by treatment or operation) loss or loss of use of a foot or a hand, where a foot is defined as the extremity of the leg below the ankle and a hand the extremity of the arm beyond the wrist. Radiological evidence of irreversible joint destruction must be provided. **Benefit: 50% of benefit amount**
Loss of both hands/ both feet/one hand and one foot	Total and irreversible (not correctable by treatment or operation) loss or loss of use of both hands, both feet or 1 hand and 1 foot. Radiological evidence of irreversible joint destruction must be provided. **Benefit: 100% of benefit amount**
Loss of dominant hand	Loss or loss of use of dominant hand **Benefit: 100% of benefit amount**
Loss of fingers	Loss or loss of use of more than 3 fingers on the dominant hand (must include the thumb or index finger) **Benefit: 50% of benefit amount**
Impairment of upper limbs	» 60% impairment of dominant upper limb as measured using the AMA guidelines*; or » 90% impairment of non-dominant upper limb as measured using the AMA guidelines* **Benefit: 50% of benefit amount** » 80% impairment of dominant upper limb as measured using the AMA guidelines* **Benefit: 100% of benefit amount** *American Medical Association's *Guidelines to the Evaluation of Permanent impairment*
Spine	Radiculopathy and significant extremity impairment as indicated by 3 or more of the following: » Atrophy » Loss of reflexes » Numbness on an anatomical basis » Loss of spine motion integrity as documented by neurological or motor compromise (AMA guidelines*) » Inability to perform 2 daily activities **Benefit: 50% of benefit amount** Radiculopathy and significant extremity impairment as indicated by 3 or more of the following: » Cauda equina syndrome » Loss of bowel or bladder integrity resulting in incontinence as confirmed by specialist assessment » Paraplegia, quadriplegia » Inability to perform 3 or more daily activities **Benefit: 100% of benefit amount**

Hemiplegia	Persistent disabling hemiplegia or monoplegia resulting in the inability to perform 2 daily activities. **Benefit: 50% of benefit amount** Persistent disabling hemiplegia resulting in the inability to perform 3 or more daily activities. **Benefit: 100% of benefit amount**
Loss of sight in one eye	Total and irreversible (not correctable by treatment or operation) loss of sight in 1 eye. Permanent visual acuity impairment (not correctable by operation) resulting in a Snellen rating of less than 20/200 or worse. The blindness must be certified through an Ophthalmologist's report and cataracts are specifically excluded. **Benefit: 50% of benefit amount**
Loss of sight in both eyes	Total and irreversible (not correctable by treatment or operation) loss of sight in both eyes. Permanent visual acuity impairment (not correctable by operation) resulting in a Snellen rating of less than 20/200 or worse bilaterally. The blindness must be certified through an ophthalmologist's report and cataracts are specifically excluded. **Benefit: 100% of benefit amount**
Loss of hearing	Greater than 75% total and irreversible (not correctable by treatment or operation) binaural hearing loss. **Benefit: 50% of benefit amount** Total and irreversible (not correctable by treatment or operation) loss of hearing in both ears as a result of chronic sickness or an accident. Total loss of hearing means the average hearing levels, tested with hearing aids when applicable, at audible frequencies, is more than 90 decibels. Medical evidence in the form of audiometric and sound-threshold tests must be provided. **Benefit: 100% of benefit amount**
Loss of speech/aphasia	Failure of the communication daily activity. **Benefit: 50% of benefit amount** Total aphasia, or the total and irreversible (not correctable by treatment or operation) inability to speak. **Benefit: 100% of benefit amount**
Traumatic head injury	A traumatic injury to the brain caused by an external physical force, with a Glasgow Coma Scale score of less than or equal to 8 on admission and persisting for more than 96 hours. This must result in significant total and irreversible (not correctable by treatment or operation) impairment of cognitive abilities and/or physical functioning. **Benefit: 50% of benefit amount** The diagnosis must be confirmed by a Neurosurgeon or Specialist Neurologist. A traumatic injury to the brain, caused by an external physical force, resulting in significant total and irreversible (not correctable by treatment or operation) impairment of cognitive abilities and/or physical functioning and resulting in a need for continual care or supervision in a recognised institution. **Benefit: 100% of benefit amount** The diagnosis must be confirmed by a Neurosurgeon or Specialist Neurologist.

Permanent mental or cognitive impairment	The cognitive deterioration, or loss of cognitive capacity which results from an identifiable organic cause and is evidenced by MMSE (Mini Mental Test) scores of less than 18 in tests conducted at least two months apart. **Benefit: 100% of benefit amount**
Impairment of consciousness and awareness/coma	Irreversible unconsciousness/coma of an organic nature and not amenable to therapy. **Benefit: 100% of benefit amount****
Cranial nerve impairments	» Total and irreversible (not correctable by treatment or operation) nerve damage with equilibrium and or hearing impairment resulting in the inability to perform 3 or more daily activities; or » Total and irreversible (not correctable by treatment or operation) paralysis with severe inability to swallow requiring regular assistance and suctioning **Benefit: 100% of benefit amount****
Daily activities	Totally and irreversibly (not correctable by treatment or operation) unable, because of illness or accidental injury, to perform 2 or more of the tests listed below without the help of another person, but with the use of appropriate assistive or corrective aids and appliances. This must be confirmed in a report from the life insured's doctor, and an examination by a specialist of Hollard Life's choice. Before the policy anniversary immediately after the life insured's 65th birthday: » Walking, being the ability to walk 200 metres on a flat surface without having to stop or suffering severe discomfort » Bending or lifting, being the ability to get into or out of a standard car, being able to bend or kneel to pick up something from the floor and straighten up, or the ability to lift, carry or otherwise move everyday objects using either hand. Everyday objects would include a kettle of water, bags of shopping or a briefcase » Communicating, being the ability to answer the telephone and take a message » Reading, meaning having the eyesight required to be able to read a daily newspaper » Manual dexterity, being the ability to use hands and fingers with precision, including the ability to pick up and manipulate small objects, such as pens or cutlery After the policy anniversary immediately after the life insured's 65th birthday » Washing: The ability to wash in a bath or shower (including getting into and out of a bath or shower) » Dressing: The ability to put on, take off, secure and unfasten all garments » Feeding: The ability to cut meat, butter bread and to get food and drink into the mouth using fingers or utensils » Toileting: The ability to use the lavatory and to recognise the need to void the bladder or bowel » Mobility: The ability to move indoors from room to room on level surfaces » Transferring: The ability to move from a bed to a chair or wheelchair and vice versa » Communicating: The ability to answer the telephone and take a message **Benefits:** Inability to perform 2 daily activities **50% of benefit amount** Inability to perform 3 or more daily activities **100% of benefit amount**

Respiratory system	» FEV1 40% - 49% of expected value, or » FVC 40% - 49% of expected value, or » Dco 40% - 49% of expected value **Benefit: 50% of benefit amount**** » FEV1 less than 40% of expected value, or » FVC less than 40% of expected value, or » Dco less than 40% of expected value, or » Requiring the constant use of oxygen, or » Where there is no capacity for spontaneous respiration **Benefit: 100% of benefit amount**** The above respiratory system events must be total and irreversible (not correctable by treatment or operation) and must be confirmed by 2 tests at least 1 month apart.
Diseases involving the upper and lower digestive tract	» Anatomical loss and alteration in gastrointestinal tract with medical evidence of organic disease and more than 15% weight loss below desirable weight with minimal response to medical therapy, or » Ongoing nutritional deficiency with BMI less than 16 despite optimal treatment, or » Partial faecal incontinence, or » Irreparable hernia with ongoing bowel dysfunction **Benefit: 50% of benefit amount**** » Anatomical loss and alteration in gastrointestinal tract with medical evidence of organic disease and more than 25% weight loss below desirable weight with no response to medical therapy, or » Ongoing nutritional deficiency with BMI less than 14 despite optimal treatment, or » Complete faecal incontinence, or » Total and irreversible (not correctable by treatment or operation) stoma (such as colostomy or ileostomy) **Benefit: 100% of benefit amount****
Liver and biliary disease	Progressive chronic liver disease with S-bilirubin in the range 34-51 micromol/dl and 1 of the following: » S-albumin in the range 30-35 g/dl » Prothrombin time: 4 to 6 seconds prolonged » Irreparable biliary tract obstruction with recurrent cholangitis and S-bilirubin in the range 34-51 micromol/dl **Benefit: 50% of benefit amount**** Progressive chronic liver disease with S-bilirubin more than 51 micromol/dl and 1 of the following: » S-albumin less than 30 g/dl » Hepatic encephalopathy » Prothrombin time: more than 6 seconds prolonged » Irreparable biliary tract obstruction with cholangitis and S-bilirubin more than 51 micromol/dl **Benefit: 100% of benefit amount****

Cancer	A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. » Stage 4 cancer, or » Stage 3 cancer requiring ongoing adjuvant treatment (inpatient or outpatient) for more than 6 months **Benefit: 100% of benefit amount****
Haemopoietic System/ Leukaemia	Leukaemia (white blood cell and red blood cell cancer) with the inability to perform 3 or more daily activities **Benefit: 100% of benefit amount**
Mental and behavioural disorders	» The inability to perform 2 daily activities, or » Institutionalisation for a period longer than 6 months **Benefit: 50% of benefit amount**** » The inability to perform 3 or more daily activities, or » Permanent institutionalisation, or » Permanent GAF (Global Assessment of Functioning Scale) score of less than 40 **Benefit: 100% of benefit amount****
Endocrine system, urological system and renal disease	» Renal disease with a creatinine clearance of 30-42ml/min **Benefit: 50% of benefit amount**** » End stage renal disease with a creatinine clearance below 30 ml/min, or » Impaired renal function that requires either ongoing peritoneal dialysis or haemodialysis, or » Life insured has no reflex regulation or voluntary control of the bladder due to a total and irreversible (not correctable by treatment or operation) impairment **Benefit: 100% of benefit amount****
Soft tissue	» 15% body surface burns **Benefit: 50% of benefit amount**** » 25% body surface burns **Benefit: 100% of benefit amount****
Ischaemic heart disease/myocardial infarction/coronary artery disease/cardiac arrhythmias/valvular heart disease/ congenital heart disease/cardiomyopathy	» At least 1 sign or symptom of congestive heart failure persisting for 6 months and refractory to treatment, or » NYHA Classification II or III, with ejection fraction less than 45% or METS less than 3 **Benefit: 50% of benefit amount**** » At least 2 signs or symptoms of congestive heart failure persisting for 6 months and refractory to treatment, or » NYHA Classification III or IV, with ejection fraction less than 30% or METS less than 2, or » Awaiting cardiac transplantation **Benefit: 100% of benefit amount**** Signs of congestive heart failure: » 3+ pedal oedema » Paroxysmal nocturnal dyspnoea » Rales in the lung/lungs » Presence of S3

Hypertension	Diastolic pressure higher than 100 mm/Hg on optimal treatment and complicated by at least 1 of the following: » Renal dysfunction (BU>12mmol/l, SCR>200mmol/l) » CVA » Grade III retinopathy » Congestive heart failure (at least 1 symptom) **Benefit: 50% of benefit amount**** Diastolic pressure higher than 105 mm/Hg on optimal treatment and complicated by at least 2 of the following: » Renal dysfunction (BU>15mmol/l, SCR>200mmol/l) » CVA » LVH (Septal wall thickness to posterior LV wall thickness 1:1.3) on echocardiogram » Grade IV retinopathy » Congestive heart failure (at least 2 symptoms) **Benefit: 100% of benefit amount****
Peripheral artery/ venous disease	» Total and irreversible (not correctable by treatment or operation) abnormal, diminished pulse on Doppler readings, cold leg, dependent rubor and pain on exercise, or » Severe and deep widespread vascular ulceration. **Benefit: 50% of benefit amount**** » Severe vascular ulceration, or » Gangrene or amputation, or » Persistent ischaemia with no detectable pulse on Doppler **Benefit: 100% of benefit amount****
Pericardial heart disease	At least 1 sign or symptom of congestive heart failure persisting for 6 months and refractory to treatment (including surgery) with significant pericardial thickening/calcification. **Benefit: 50% of benefit amount**** At least 2 signs or symptoms of congestive heart failure persisting for 6 months and refractory to treatment (including surgery) with signs of congestion of lungs or other organs. **Benefit: 100% of benefit amount****
Advanced AIDS	Advanced AIDS, confirmed by a positive HIV antibody test, a CD4 cell count of less than 200 despite optimal treatment and the diagnosis of at least 1 of the following diseases: » Kaposi's sarcoma, » Pneumocystis carinii pneumonia, » Progressive multifocal leukoencephalopathy, » Extrapulmonary tuberculosis or » Pulmonary cryptococcus **Benefit: 100% of benefit amount****

Disability: Condition and Benefit Matrix
Tech Spec

	Lump Sum Benefits	
	Comprehensive Impairment	Comprehensive Disability
Occupational disability (own or own/similar)		100
Daily activities (2 or more activities)	50	50
Daily activities (3 or more activities)	100	100
Loss of 1 limb	50	50
Loss of 2 or more limbs	100	100
Loss of 1 foot or 1 hand	50	50
Loss of both hands/both feet/1 hand and 1 foot	100	100
Loss of dominant hand	100	100
Loss of fingers	50	50
Impairment of upper limbs	50/100	50/100
Spine	50/100	50/100
Hemiplegia	50/100	50/100
Loss of sight in 1 eye	50	50
Loss of sight in both eyes	100	100
Loss of hearing	50/100	50/100
Loss of speech/aphasia	50/100	50/100
Traumatic head injury	50/100	50/100
Permanent mental and cognitive impairment	100	100

NOTE: Comprehensive = 50% or 100% payment of benefit amount
Figures above are all expressed as a percentage (%)

** Whole Life Option – benefit reduces by 20% per annum after life insured's 65th birthday

	Lump Sum Benefits	
	Comprehensive Impairment	Comprehensive Disability
Impairment of consciousness and awareness/coma	**100	**100
Soft tissue	**50/100	**50/100
Cranial nerve impairments	**100	**100
Respiratory system	**50/100	**50/100
Diseases involving the upper and lower digestive tract	**50/100	**50/100
Liver and biliary disease	**50/100	**50/100
Cancer	**100	**100
Haemopoietic system/Leukaemia	100	100
Mental and behavioural disorders	**50/100	**50/100
Endocrine system and renal disease	**50/100	**50/100
Hypertension	**50/100	**50/100
Peripheral artery/venous disease	**50/100	**50/100
Pericardial heart disease	**50/100	**50/100
Advanced AIDS	**100	**100
Ischaemic heart disease/myocardial infarction/coronary artery disease/cardiac arrhythmias/valvular heart disease, congenital heart disease/cardiomyopathy	**50/100	**50/100

NOTE: Figures above are all expressed as a percentage (%)
Comprehensive = 50% or 100% payment of benefit amount

** Whole Life Option – benefit reduces by 20% per annum after life insured's 65th birthday

Comprehensive Impairment
Tech Spec

This benefit covers the life insured for specific impairment events of a permanent nature. This benefit pays out in the form of a lump sum and includes cover for events where the impairment is total and partial.

Type of benefit	Standalone
Benefit variations	Individual
Minimum entry age	19 ANB
Maximum entry age	60 ANB for benefits to age 65 | 65 ANB for whole life benefits
Maximum cover amount	N$5 million
Premium patterns	Level | Age-rated
Benefit term	To age 65 or for life
Minimum premium per policy	N$250 per month
Premium guarantee period	Guaranteed (10 years) or experience-rated
Voluntary increase options	0% - 10% voluntary premium escalations | 0% - 10% voluntary cover escalations
Effect of claim on Comprehensive Impairment	Where a partial payment has been made, the benefit amount will reduce by the amount of the payment made. The remaining benefit amount will be available for further claims. The premium will be reduced accordingly. Once 100% of the benefit amount has been paid the benefit will cease. No Comprehensive Impairment benefit can be reinstated.
Effect of a claim on other benefits (standalone)	On payment of a claim under this benefit, the amount payable on death will not be altered unless a claim has been paid before the expiry of the 3-month survival period.
Waiting period	No waiting period. The benefit will be payable once Hollard Life is satisfied that the insured is permanently impaired.
Survival period	A 3-month survival period will be imposed before a Comprehensive Impairment claim is admitted. If the benefit is attached to a policy with life cover, the claim may be paid before the end of the 3-month survival period, in which case any amount payable on the death of the life insured will be reduced by the amount claimed under the Comprehensive Impairment benefit for the remainder of the 3-month survival period.

Change in circumstances	**Occupation** The owner undertakes to ensure that Hollard Life is advised in writing should any life insured change their occupation or the allocation of time spent on the duties that they fulfil for their occupation (e.g. administration, travel, manual or supervisory duties). In this event, Hollard Life reserves the right to adjust the benefits or premium accordingly. Where the life insured's occupation or duties have changed such that the life insured no longer qualifies for the Occupational Disability benefit then » Hollard Life may replace this benefit with one for which the life insured qualifies for or » any claim will be assessed on the daily activities benefit where such a benefit is included in the benefit definitions. **Hazardous Pursuits** The owner undertakes to notify Hollard Life in writing should the life insured take up a hazardous sport or pursuit, including (but not limited to) rock climbing, hang-gliding, micro-lighting, acrobatic flying and speed contests of any kind. Scuba-diving up to 40 metres while in possession of a recognised diving qualification and once-off casual participation in a hazardous sport or pursuit in an appropriately controlled environment does not need to be notified to Hollard Life.
General exclusions	**Self-inflicted injuries** No payment shall be made if the incident or illness giving rise to such claim was directly or indirectly caused, occasioned, accelerated or aggravated by self-inflicted injuries.
Benefits included in the Comprehensive Impairment benefit	» Comprehensive Impairment Covers impairment events that are total and partial. ** If the benefit is selected for life, these are the benefits that will taper after the insured's 65th birthday. These benefit amounts will reduce by 20% of the initial benefit amount per annum from the policy anniversary immediately after the life insured's 65th birthday, and then cease altogether thereafter.

Claim event	
Loss of one limb	Total and irreversible (not correctable by treatment or operation) loss or loss of use of a limb, where a limb is defined as an arm including the elbow or a leg including the knee. **Benefit: 50% of benefit amount**
Loss of two or more limbs	Total and irreversible (not correctable by treatment or operation) loss or loss of use of any two limbs, where a limb is defined as an arm including the elbow or a leg above the knee. **Benefit: 100% of benefit amount**
Loss of one foot or one hand	Total and irreversible (not correctable by treatment or operation) loss or loss of use of a foot or a hand, where a foot is defined as the extremity of the leg below the ankle and a hand the extremity of the arm beyond the wrist. Radiological evidence of irreversible joint destruction must be provided. **Benefit: 50% of benefit amount**
Loss of both hands/ both feet/one hand and one foot	Total and irreversible (not correctable by treatment or operation) loss or loss of use of both hands, both feet or 1 hand and 1 foot. Radiological evidence of irreversible joint destruction must be provided. **Benefit: 100% of benefit amount**

Loss of dominant hand	Loss or loss of use of dominant hand **Benefit: 100% of benefit amount**
Loss of fingers	Loss or loss of use of more than 3 fingers on the dominant hand (must include the thumb or index finger) **Benefit: 50% of benefit amount**
Impairment of upper limbs	» 60% impairment of dominant upper limb as measured using the AMA guidelines*; or » 90% impairment of non-dominant upper limb as measured using the AMA guidelines* **Benefit: 50% of benefit amount** » 80% impairment of dominant upper limb as measured using the AMA guidelines* **Benefit: 100% of benefit amount** *American Medical Association's *Guidelines to the Evaluation of Permanent impairment*
Spine	Radiculopathy and significant extremity impairment as indicated by 3 or more of the following: » Atrophy » Loss of reflexes » Numbness on an anatomical basis » Loss of spine motion integrity as documented by neurological or motor compromise (AMA guidelines*) » Inability to perform 2 daily activities **Benefit: 50% of benefit amount** Radiculopathy and significant extremity impairment as indicated by 3 or more of the following: » Cauda equina syndrome » Loss of bowel or bladder integrity resulting in incontinence as confirmed by specialist assessment » Paraplegia, quadriplegia » Inability to perform 3 or more daily activities **Benefit: 100% of benefit amount**
Hemiplegia	Persistent disabling hemiplegia or monoplegia resulting in the inability to perform 2 daily activities. **Benefit: 50% of benefit amount** Persistent disabling hemiplegia resulting in the inability to perform 3 or more daily activities. **Benefit: 100% of benefit amount**
Loss of sight in one eye	Total and irreversible (not correctable by treatment or operation) loss of sight in 1 eye. Permanent visual acuity impairment (not correctable by operation) resulting in a Snellen rating of less than 20/200 or worse. The blindness must be certified through an ophthalmologist's report and cataracts are specifically excluded. **Benefit: 50% of benefit amount**
Loss of sight in both eyes	Total and irreversible (not correctable by treatment or operation) loss of sight in both eyes. Permanent visual acuity impairment (not correctable by operation) resulting in a Snellen rating of less than 20/200 or worse bilaterally. The blindness must be certified through an ophthalmologist's report and cataracts are specifically excluded. **Benefit: 100% of benefit amount**

Loss of hearing	Greater than 75% total and irreversible (not correctable by treatment or operation) binaural hearing loss. **Benefit: 50% of benefit amount** Total and irreversible (not correctable by treatment or operation) loss of hearing in both ears as a result of chronic sickness or an accident. Total loss of hearing means the average hearing levels, tested with hearing aids when applicable, at audible frequencies, is more than 90 decibels. Medical evidence in the form of audiometric and sound-threshold tests must be provided. **Benefit: 100% of benefit amount**
Loss of speech/aphasia	Failure of the communication daily activity. **Benefit: 50% of benefit amount** Total aphasia, or the total and irreversible (not correctable by treatment or operation) inability to speak. **Benefit: 100% of benefit amount**
Traumatic head injury	A traumatic injury to the brain caused by an external physical force, with a Glasgow Coma Scale score of less than or equal to 8 on admission and persisting for more than 96 hours. This must result in significant total and irreversible (not correctable by treatment or operation) impairment of cognitive abilities and/or physical functioning. **Benefit: 50% of benefit amount** The diagnosis must be confirmed by a Neurosurgeon or Specialist Neurologist. A traumatic injury to the brain, caused by an external physical force, resulting in significant total and irreversible (not correctable by treatment or operation) impairment of cognitive abilities and/or physical functioning and resulting in a need for continual care or supervision in a recognised institution. **Benefit: 100% of benefit amount** The diagnosis must be confirmed by a Neurosurgeon or Specialist Neurologist.
Permanent mental or cognitive impairment	The cognitive deterioration, or loss of cognitive capacity which results from an identifiable organic cause and is evidenced by MMSE (Mini Mental Test) scores of less than 18 in tests conducted at least two months apart. **Benefit: 100% of benefit amount**
Impairment of consciousness and awareness/coma	Irreversible unconsciousness/coma of an organic nature and not amenable to therapy. **Benefit: 100% of benefit amount****
Cranial nerve impairments	» Total and irreversible (not correctable by treatment or operation) nerve damage with equilibrium and or hearing impairment resulting in the inability to perform 3 or more daily activities; or » Total and irreversible (not correctable by treatment or operation) paralysis with severe inability to swallow requiring regular assistance and suctioning **Benefit: 100% of benefit amount****
Daily activities	Totally and irreversibly (not correctable by treatment or operation) unable, because of illness or accidental injury, to perform 2 or more of the tests listed below without the help of another person, but with the use of appropriate assistive or corrective aids and appliances. This must be confirmed in a report from the life insured's doctor, and an examination by a specialist of Hollard Life's choice.

Daily activities (continued)	Before the policy anniversary immediately after the life insured's 65th birthday: » Walking, being the ability to walk 200 metres on a flat surface without having to stop or suffering severe discomfort » Bending or lifting, being the ability to get into or out of a standard car, being able to bend or kneel to pick up something from the floor and straighten up, or the ability to lift, carry or otherwise move everyday objects using either hand. Everyday objects would include a kettle of water, bags of shopping or a briefcase » Communicating, being the ability to answer the telephone and take a message » Reading, meaning having the eyesight required to be able to read a daily newspaper » Manual dexterity, being the ability to use hands and fingers with precision, including the ability to pick up and manipulate small objects, such as pens or cutlery After the policy anniversary immediately after the life insured's 65th birthday » Washing: The ability to wash in a bath or shower (including getting into and out of a bath or shower) » Dressing: The ability to put on, take off, secure and unfasten all garments » Feeding: The ability to cut meat, butter bread and to get food and drink into the mouth using fingers or utensils » Toileting: The ability to use the lavatory and to recognise the need to void the bladder or bowel » Mobility: The ability to move indoors from room to room on level surfaces » Transferring: The ability to move from a bed to a chair or wheelchair and vice versa » Communicating: The ability to answer the telephone and take a message **Benefits:** Inability to perform 2 daily activities **50% of benefit amount** Inability to perform 3 or more daily activities **100% of benefit amount**
Respiratory system	» FEV1 40% - 49% of expected value, or » FVC 40% - 49% of expected value, or » Dco 40% - 49% of expected value **Benefit: 50% of benefit amount**** » FEV1 less than 40% of expected value, or » FVC less than 40% of expected value, or » Dco less than 40% of expected value, or » Requiring the constant use of oxygen, or » Where there is no capacity for spontaneous respiration **Benefit: 100% of benefit amount**** The above respiratory system events must be total and irreversible (not correctable by treatment or operation) and must be confirmed by 2 tests at least 1 month apart.
Diseases involving the upper and lower digestive tract	» Anatomical loss and alteration in gastrointestinal tract with medical evidence of organic disease and more than 15% weight loss below desirable weight with minimal response to medical therapy, or » Ongoing nutritional deficiency with BMI less than 16 despite optimal treatment, or » Partial faecal incontinence, or » Irreparable hernia with ongoing bowel dysfunction **Benefit: 50% of benefit amount****

Diseases involving the upper and lower digestive tract (continued)	» Anatomical loss and alteration in gastrointestinal tract with medical evidence of organic disease and more than 25% weight loss below desirable weight with no response to medical therapy, or » Ongoing nutritional deficiency with BMI less than 14 despite optimal treatment, or » Complete faecal incontinence, or » Total and irreversible (not correctable by treatment or operation) stoma (such as colostomy or ileostomy) **Benefit: 100% of benefit amount****
Liver and biliary disease	Progressive chronic liver disease with S-bilirubin in the range 34-51 micromol/dl and 1 of the following: » S-albumin in the range 30-35 g/dl » Prothrombin time: 4 to 6 seconds prolonged » Irreparable biliary tract obstruction with recurrent cholangitis and S-bilirubin in the range 34-51 micromol/dl **Benefit: 50% of benefit amount**** Progressive chronic liver disease with S-bilirubin more than 51 micromol/dl and 1 of the following: » S-albumin less than 30 g/dl » Hepatic encephalopathy » Prothrombin time: more than 6 seconds prolonged » Irreparable biliary tract obstruction with cholangitis and S-bilirubin more than 51 micromol/dl **Benefit: 100% of benefit amount****
Cancer	A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. » Stage 4 cancer, or » Stage 3 cancer requiring ongoing adjuvant treatment (inpatient or outpatient) for more than 6 months **Benefit: 100% of benefit amount****
Haemopoietic System/ Leukaemia	Leukaemia (white blood cell and red blood cell cancer) with the inability to perform 3 or more daily activities **Benefit: 100% of benefit amount**
Mental and behavioural disorders	» The inability to perform 2 daily activities, or » Institutionalisation for a period longer than 6 months **Benefit: 50% of benefit amount**** » The inability to perform 3 or more daily activities, or » Permanent institutionalisation, or » Permanent GAF (Global Assessment of Functioning Scale) score of less than 40 **Benefit: 100% of benefit amount****
Endocrine system, urological system and renal disease	» Renal disease with a creatinine clearance of 30-42ml/min **Benefit: 50% of benefit amount**** » End stage renal disease with a creatinine clearance below 30 ml/min, or » Impaired renal function that requires either ongoing peritoneal dialysis or haemodialysis, or » Life insured has no reflex regulation or voluntary control of the bladder due to a total and irreversible (not correctable by treatment or operation) impairment **Benefit: 100% of benefit amount****

Soft tissue	» 15% body surface burns **Benefit: 50% of benefit amount**** » 25% body surface burns **Benefit: 100% of benefit amount**
Ischaemic heart disease/myocardial infarction/coronary artery disease/ cardiac arrhythmias/ valvular heart disease/ congenital heart disease/cardiomyopathy	» At least one sign or symptom of congestive heart failure persisting for 6 months and refractory to treatment, or » NYHA Classification II or III, with ejection fraction less than 45% or METS less than 3 **Benefit: 50% of benefit amount**** » At least 2 signs or symptoms of congestive heart failure persisting for 6 months and refractory to treatment, or » NYHA Classification III or IV, with ejection fraction less than 30% or METS less than 2, or » Awaiting cardiac transplantation **Benefit: 100% of benefit amount**** Signs of congestive heart failure: » 3+ pedal oedema » Paroxysmal nocturnal dyspnoea » Rales in the lung/lungs » Presence of S3
Hypertension	Diastolic pressure higher than 100 mm/Hg on optimal treatment and complicated by at least one of the following: » Renal dysfunction (BU>12mmol/l, SCR>200mmol/l) » CVA » Grade III retinopathy » Congestive heart failure (at least 1 symptom) **Benefit: 50% of benefit amount**** Diastolic pressure higher than 105 mm/Hg on optimal treatment and complicated by at least two of the following: » Renal dysfunction (BU>15mmol/l, SCR>200mmol/l) » CVA » LVH (Septal wall thickness to posterior LV wall thickness 1:1.3) on echocardiogram » Grade IV retinopathy » Congestive heart failure (at least 2 symptoms) **Benefit: 100% of benefit amount**
Peripheral artery/ venous disease	» Total and irreversible (not correctable by treatment or operation) abnormal, diminished pulse on Doppler readings, cold leg, dependent rubor and pain on exercise » Severe and deep widespread vascular ulceration **Benefit: 50% of benefit amount**** » Severe vascular ulceration » Gangrene or amputation » Persistent ischaemia with no detectable pulse on Doppler **Benefit: 100% of benefit amount**

Pericardial heart disease	At least 1 sign or symptom of congestive heart failure persisting for 6 months and refractory to treatment (including surgery) with significant pericardial thickening/calcification. **Benefit: 50% of benefit amount**** At least 2 signs or symptoms of congestive heart failure persisting for 6 months and refractory to treatment (including surgery) with signs of congestion of lungs or other organs. **Benefit: 100% of benefit amount****
Advanced AIDS	Advanced AIDS, confirmed by a positive HIV antibody test, a CD4 cell count of less than 200 despite optimal treatment and the diagnosis of at least 1 of the following diseases: » Kaposi's sarcoma, » Pneumocystis carinii pneumonia, » Progressive multifocal leukoencephalopathy, » Extrapulmonary tuberculosis or » Pulmonary cryptococcus **Benefit: 100% of benefit amount****

Premium Waiver
Tech Spec

The premium due on the policy will be waived for a specified number of months on the occurrence of a claim event.

Type of benefit	Add-on
Minimum entry age	19 ANB
Maximum entry age	60 ANB
Premium patterns	Same as policy
Premium term	Same as benefit term
Premium guarantee term	Guaranteed (10 years) or experience-rated
Benefit term	Cover ceases on the first 5th year policy anniversary falling immediately after the life assured's 65th birthday.
General exclusions	Self-inflicted injury
Waiting period	» 1 month for disability » 1 month for ADW inability The policy premium is payable during the waiting period
Benefit payment	A claim will only be admitted once Hollard Life receives proof that the life insured has satisfied the criteria of 1 of the contingent events on the next page:

Claim Event	Max number of monthly premiums to be waived per claim	Max number of claim events per year	Max total number of monthly premiums to be waived per 5 years
Occupation disability	unlimited	unlimited	unlimited
Impairment	unlimited	unlimited	unlimited

Occupation disability	» Disability is in respect of the nominated occupation for first 24 months of a claim, and any suited occupation thereafter » Premium waiver only provides for the maintenance of the cover and or any compulsory escalation required in terms of the underlying product, and not for any voluntary escalation selected » Waiving of premiums shall cease on the earliest date, as determined by Hollard Life, on which the life insured • During the first 2 years becomes able to perform the normal duties of his/her occupation • After 2 years, is able to perform the normal duties of any occupation for which he/she is suited in terms of ability, training, education, ability and experience, even though he/she may not be able to perform the normal duties of his/her own occupation » Refuses to follow medical treatment as recommended by his/her own medical practitioner or Hollard Life's Chief Medical Officer » Fails to provide evidence, satisfactory to and as requested by Hollard Life from time to time, of continuance of incapacity justifying the continuance of the claim. The life insured shall as often as may be reasonably required submit to physical examinations and tests at the request of and at the expense of Hollard Life » Reaches the benefit cease date as shown in the schedule » Dies
Impairment (alternative to occupation disability)	Total and continuously unable for the duration of the waiting period, as a result of an illness or accidental injury, to perform 3 or more of the tests listed below without the help of another person, but with the use of appropriate assistive or corrective aids and appliances. This must be confirmed in a report from the life insured's doctor, and an examination by a specialist of Hollard Life's choice. » Walking, being the ability to walk 200 metres on a flat surface without having to stop or suffering severe discomfort » Bending or Lifting, being the ability to get into or out of a standard car, being able to bend or kneel to pick up something from the floor and straighten up, or the ability to lift, carry or otherwise move everyday objects using either hand. Everyday objects would include a kettle of water, bags of shopping or a briefcase » Communicating, being the ability to answer the telephone and take a message » Reading, meaning having the eyesight required to be able to read a daily newspaper; » Manual dexterity, being the ability to use hands and fingers with precision, including the ability to pick up and manipulate small objects, such as pens or cutlery

General conditions	Where the premium payer and the life insured are not one and the same person on the policy, no benefit is due.
Change in Circumstances	**Occupation** The owner undertakes to ensure that Hollard Life is advised in writing should any life insured change their occupation or the allocation of time spent on the duties that they fulfil for their occupation (e.g. administration, travel, manual or supervisory duties). In this event, Hollard Life reserves the right to adjust the benefits or premium accordingly. Where the life insured's occupation or duties have changed such that the life insured no longer qualifies for the Occupational Disability benefit then » Hollard Life may replace this benefit with one for which the life insured qualifies for or » any claim will be assessed on the daily activities benefit where such a benefit is included in the benefit definitions. **Hazardous Pursuits** The owner undertakes to advise Hollard Life in writing should the life insured take up a hazardous sport or pursuit, including (but not limited to) rock climbing, hang-gliding, micro-lighting, acrobatic flying and speed contests of any kind. Scuba-diving up to 40 metres while in possession of a recognised diving qualification does not need to be notified to Hollard Life. Once-off casual participation in a hazardous sport or pursuit in a supervised environment with generally accepted safety measures does not need to be notified to Hollard Life.

CashBack
Tech Spec

On the 5th benefit anniversary, CashBack pays 20% of the total premiums paid during the 5 year benefit term as a lump sum. CashBack must be added to a policy within the first 5 years.

Type of benefit	Add-on
Benefit variation	Maximum of one benefit per policy
Minimum entry age	Same as that of the underlying policy
Maximum entry age	70 ANB
Premium patterns	Same pattern as the underlying policy
Premium term	5 years
Premium frequency	Monthly
Benefit term	5 years
Premium guarantee term	The premium is guaranteed for the 5 year benefit term. There is no guarantee on the premium offered on the expiry of a CashBack benefit taken at commencement of the policy.
Minimum premium	Not applicable
Benefit amount	20% of the total premiums paid in the 5 years from the CashBack benefit commencement date.
Benefit payment	The CashBack benefit is paid irrespective of whether there has been a claim on the policy, but is not payable in the event of any of the following: » There has been a break in cover during the benefit term » All premiums due have not been paid in full for the benefit term » The policy is not in force on the 5th anniversary of the commencement of the benefit
Voluntary increase options	Same as underlying policy
Waiting period	Not applicable
Benefit eligibility	» There must be more than 5 years remaining until the policy expires » The policy must not be older than 5 years » Only one CashBack benefit may be active per policy at any time