

Standardised Critical Illness Definitions

ASISA DREAD DISEASE DISCLOSURE GRIDS

Hollard is a member of ASISA (the Association for Savings & Investment South Africa) and in terms of this membership, if Hollard declines a Dread Disease claim for one of the 4 main Dread Diseases (Heart Attack, Stroke, Cancer and Coronary Artery Bypass Graft), Hollard can be requested to assess the claim in terms of the ASISA standardised definitions.

For the 4 main Dread Diseases events, ASISA has standardised Dread Disease definitions according to 4 severity levels. Hollard agrees to pay the percentage of the Dread Disease benefit sum assured that is specified in the grids below for the particular Dread Disease and severity level described.

HDS Life Cover / Fenomenal Woman / Ultimate Woman / Direct Axis Life

Where a Serious Illness benefit is applicable for these products, Hollard agrees to pay the following percentage of the Serious Illness sum insured for the following Dread Diseases and severity levels:

Dread Disease Event	Severity Level			
	A Most Severe	B Moderate Impairment	C Mild Impairment	D Almost Full Recovery
Heart Attack	100%	100%	100%	0%
Stroke	100%	100%	100%	0%
Cancer	100%	100%	100%	0%

Credit Life

For credit life products where a dread disease benefit is applicable, Hollard agrees to pay the following percentage of the Outstanding Liability for the following Dread Diseases and severity levels:

Dread Disease Event	Severity Level			
	A Most Severe	B Moderate Impairment	C Mild Impairment	D Almost Full Recovery
Heart Attack	100%	0%	0%	0%
Coronary Artery Bypass Graft	100%	100%	0%	0%
Stroke	100%	0%	0%	0%
Cancer	100%	0%	0%	0%

Altrisk Severity Based Critical Illness Cover

For Altrisk products where a Severity Based Critical Illness benefit is applicable, Altrisk agrees to pay the following percentage of the Critical Illness sum insured for the following Dread Diseases and severity levels:

Dread Disease Event	Severity Level			
	A Most Severe	B Moderate Impairment	C Mild Impairment	D Almost Full Recovery
Heart Attack	100%	75%	50%	25%
Coronary Artery Bypass Graft	100%	75%	50%	50%
Stroke	100%	75%	50%	50%
Cancer	100%	100%	50%	25%

Altrisk Max Based Critical Illness Cover

For Altrisk products where a Max Based Critical Illness benefit is applicable, Altrisk agrees to pay the following percentage of the Critical Illness sum insured for the following Dread Diseases and severity levels:

Dread Disease Event	Severity Level			
	A Most Severe	B Moderate Impairment	C Mild Impairment	D Almost Full Recovery
Heart Attack	100%	100%	100%	100%
Coronary Artery Bypass Graft	100%	100%	100%	100%
Stroke	100%	100%	100%	100%
Cancer	100%	100%	100%	100%