



COVID-19 Virus

Policy endorsement - COVID-19 Rider Benefit

Hollard will pay a benefit amount in the event of death of an insured life that is insured for any other benefit on the policy where

- this benefit is shown on the policy schedule and
- the insured life at the date of death is covered by a benefit that is subject to a waiting period and
- death of the insured life occurred after the commencement date of this rider benefit and before the expiry date of this rider benefit and
- the insured life tested positive for the Coronavirus at or before death and
- no benefit amount is payable in respect of the life insured for any other benefit of the policy that is subject to a waiting period.

No benefit amount will be payable where

- death of the insured life is due to an accident or suicide or
- the insured life tested positive for the Coronavirus prior the commencement date of this Rider benefit.

The benefit amount payable is the lowest of

- R15 000 and
- the total benefit amount, over all benefits subject to waiting period, for the life insured on the policy at the commencement date of this Rider benefit and
- the total benefit amount, over all benefits subject to waiting period, for the life insured on the policy at the date of death of the insured life.

The benefit term will be lesser of

- 6 months and
- the unexpired duration of the waiting period of the last benefit added to the policy before the commencement date of this Rider benefit.



The benefit commencement date will be the later of

- 1 April 2020
- The commencement date of the policy to which it is attached.

There is no premium payable for this benefit.

There is no waiting period for this benefit.

The terms and conditions of this benefit are not guaranteed and may be changed by Hollard in any way at any time with immediate effect. Such changes include but are not limited to

- cancelation of the benefit or
- changing the premium payable and / or
- changing the wording of this endorsement.

Underwritten by Hollard Life Assurance Company Limited (Reg. No. 1993/007405/06), an authorised Financial Services Provider.

Hollard.