

Max Comprehensive Critical Illness



What is it?



Provides the life insured and their children with cover when contracting a major illness, suffering from a specific condition or undergoing a specific medical procedure.

Cover amount




R250 000 up to R5 million



Who can apply?


Ages 19 to 65
at next birthday

-  Individuals or
-  multiple people on one policy.

Survival period

There is a survival period of 14 days.

This is for illustrative purposes only. Please refer to your policy wording for terms and conditions applicable to you.

 Speak to your advisor for more information

life • critical illness • disability

Hollard Life Assurance Company Limited (Reg. No. 1993/001405/06), a Licensed Life Insurer and an authorised Financial Services Provider, FSP No. 17697. Terms and Conditions Apply.

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Max Comprehensive Critical Illness



Benefit categories



There are 16 benefit categories, being:

- Cancer
- Early Cancer
- Cardiac
- Cardiovascular
- Nervous
- Cerebrovascular
- Gastrointestinal
- Kidney and Urogenital
- Respiratory
- Connective Tissue
- Sensory
- Trauma and Musculoskeletal
- Endocrine
- HIV
- Children
- Catch-all

Exclusions

- Alcohol or substance abuse (kidney and liver and gasto-intestinal Groups only)
- Self inflicted injury
- Pre-existing conditions (Catch-all Group only)



Important points



- ★ The premium is guaranteed for 10 years

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

Effect of a claim on a benefit category:

- 💰 The benefit amount payable for any Benefit Category is subject to a maximum of 100%.

- ❤️ **Benefit term:** whole of life.

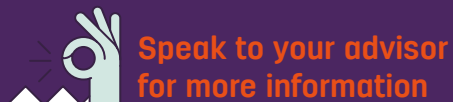
- Each Benefit Category sets out the criteria for the claim events

Reinstatement Options:

Claims prior to 75th birthday: 25% of the benefit amount at the date the life insured meets the new claim event criteria;

Claims on or after 75th birthday: 15% of the benefit amount at the date the life insured meets the new claim event criteria.

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Catch-All Benefit



- 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 Critical Illness benefit.

Pre-existing medical conditions and injuries suffered by the Life Insured will be specifically excluded from this benefit.

- Life saving Emergency Surgical Procedure**

Emergency, open surgical procedure, performed in response to and within 24 hours of a life threatening event, the lesser of R500 000 and 20% of the Benefit Amount.



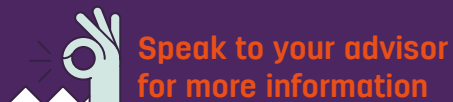
- Intensive Care Unit Stay**

Continuous ICU stay for longer than 24 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. 4% of Benefit Amount per day, subject to a maximum of the lesser of R500 000 and 20% of the Benefit Amount.

- Hospitalisation Benefit**

Continuous hospitalisation for more than 10 days. 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 R500 000 and 20% of the Benefit Amount.

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