

# Premium Waiver - Disability



## What is it?



The Benefit waives the premium due on the policy (excluding premiums waived by individual benefits) should you be unable to work due to disability or impairment.

## When can you claim?



When the life insured is completely **incapacitated** and **unable to work for a living**.



## Who can apply?

**Ages 19 up to 60**  
at next birthday

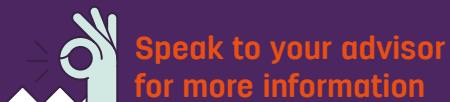


## What does it cover?

The Benefit Amount is the premium payable for this policy, excluding:

Any premiums waived by **individual benefits on this policy**.

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



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## Important points



- The premium is **guaranteed for 10 years.**
- You must notify Hollard Life if you:



**change** occupations



take on **more than one occupation**



there's been a change **in the type of work** you're doing.




## Deferred period

**1 month.**

## Exclusion

**Self-inflicted injuries**

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 **Speak to your advisor  
for more information**

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