

Premium Waiver - Impairment



What is it?



Impairment benefit waives the premium due on the policy, excluding premiums waived by individual benefits, in the event of impairment.

When can you claim?



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

Deferred period

1 month.



Who can apply?

Ages 19 to 60
at next birthday



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.

Exclusion

Self-inflicted injuries



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.

Hollard.
life select

hollard.co.za

Hollard.
life select

hollard.co.za