

Comprehensive Disability



What is it?



Pays out a lump sum if you've become disabled and are therefore unable to work. It includes cover for total or partial impairment.

Cover amount





R250 000 up to R10 million



Who can apply?

Ages 19 to 60
at next birthday

-  Individuals or
-  multiple people on one policy

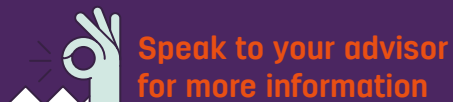
When can you claim?

When a **medical practitioner** confirms your diagnosis to the satisfaction of Hollard Life's claim criteria.

Definition of Occupational Disability

The total and irreversible inability of the life insured – due to sickness, injury, disease, illness or surgical operation – to perform their occupation.

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

Comprehensive Disability



Important points



- The premium is **guaranteed for 10 years**.
- **Lump sum payment** that covers partial and total impairment.
- Benefit cover term, **Term or Whole of life**
- You must notify Hollard if you:
 -  **change** occupations
 -  take on **more than one occupation**
 -  there's been a change **in the type of work** you're doing.
- Must have been gainfully employed for no less than **6 months before becoming disabled**.



Survival period


There is a **three month survival period** before you get paid out.



Exclusions

Self-inflicted injuries.

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life • critical illness • disability

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