



From Karen's desk

Unlocking the value of Sanlam's new Income Protector for your client

#10 Did you know?

We now also offer the Hospital Protector benefit on our Sickness Income benefits – do you know how it works and what value it can add?



How does it work?

Our new **Hospital Protector** rider benefit can be added to the **Sickness Income and Sickness Income Plus** benefits if these main benefits have a 7 or 14 day waiting period.

A benefit can be claimed if the life insured on the main benefit is **hospitalised for at least four consecutive days**.

If we admit a claim, we will make an income payment of up to 100% of the cover amount of the main benefit. This is **on top of** any payments from the main benefit i.e. income payments made for this rider benefit will not affect or be affected by income payments made for the main benefit.



What value can it add?

An income payment from the Hospital Protector can assist the life insured to pay for **unexpected out of pocket expenses incurred after being hospitalised**.

At a relatively small additional premium, this is a **great way to further enhance** the sickness cover of your professional and graduate clients.



Please note:

The Hospital Protector is not a benefit of a medical scheme or gap cover product. It is therefore not a substitute for medical scheme membership or gap cover benefits.



For more information about Sanlam's enhanced Income Protector range.

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