



From Karen's desk

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

#2 Did you know?

We've enhanced the Guaranteed Payment Events of our Temporary Income benefits to enable a smoother claims experience. For the same reason, we've enhanced our Overheads Protector benefit to also benefit from this feature.

Loss of income can be difficult to prove for short term occupational disability claims. That's why the Guaranteed Payment Events feature adds a lot of value – it **streamlines the claims process** for short term claims by guaranteeing a pay-out period for a list of relatively common claim events or any other event resulting in sick leave, without a requirement to prove loss of income.

The feature applies if the waiting period is 7 days, 14 days or 1 month and events are grouped under the following categories:

- ④ Hospitalisation
- ④ Accidents and Injuries
- ④ Surgical Replacements
- ④ Female Health
- ④ Fractures
- ④ Catch-all event
- ④ Ligament repairs

The Catch-all event caters for any health event not explicitly listed by paying on the basis of **sick leave**, in line with mid-range ODG*, for up to 3 months.

*ODG refers to the Official Disability Guidelines of the Work Loss Data Institute, or its scientific equivalent, that we will use as a reference to determine the average period of sick leave for the claim event in question.



An example of a claim under the catch-all sick leave event:

Ms B had gallbladder disease and was admitted for a cholecystectomy. She was placed on sick leave for 5 weeks, in line with the ODG for someone in her occupation having an operation of this nature.

As a cholecystectomy is not an explicitly listed Guaranteed Payment Event, she is assessed under the criteria for the Catch-all claim event and receives a claim pay-out based on her 5 weeks of sick leave without needing to prove loss of income.



For more information

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