



From Karen's desk

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

#3 Did you know?

Our enhanced Income Protector provides excellent cover for your female clients.

Cover provided under our **Sickness Income, Sickness Income Plus, Temporary Income, Temporary Income Plus and Overheads Protector** benefits:



Cover for pregnancy related illnesses and complications

Pregnancy-related illnesses and complications warranting sick leave during pregnancy, are covered.



13% of all Sickness benefit-claims paid for women in 2020 were for complications of pregnancy, childbirth and the puerperium.



Cover for caesarean sections

Sick leave* as a result of a caesarean section is covered irrespective of **whether the procedure was elective**, unless c-sections are specifically excluded for the life insured.

*Including the catch-all sick leave event under our our Temporary Income- and Overheads Protector benefits.



Cover during maternity leave

While maternity leave itself is not a claimable event, occupational cover continues as normal during periods of paid maternity leave (be it cover for sick leave, occupational disability or guaranteed payment events, depending on the benefit).

During unpaid maternity leave, clients can continue to enjoy occupational cover under our **Extended Sick Leave/Occupational Disability** features for up to 12 months from the time they stopped working. Once the 12 month period comes to an end, they will continue to be covered by our comprehensive list of impairment claim events, which apply irrespective of employment status.



Cover for stay-at-home moms

The Extended Sick Leave/Occupational Disability features on our short and long term income benefits also serve to extend the occupational cover of a female client who decides to become a stay-at-home mom, for up to 12 months.

For added flexibility, clients who permanently stop working have the option to **convert** their Extended Income benefits to an Impairment Income benefit, if they no longer require to be covered for the occupation from which they earned an income.



Hysterectomies and double mastectomies

These have now been listed explicitly under the guaranteed events of our Temporary Income- and Overheads Protector benefits.



For more information

You can access Sanport here -

[CLICK HERE](#)

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