



From Karen's desk

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

#8 Did you know?

Sanlam's new Accidental Income benefits can give your medically uninsurable clients access to income protection cover

Sanlam has the **widest range of accidental benefits** in the market. Our **market-first Accidental Income benefits** are available to employed clients with qualifying occupations but are especially suitable for clients who are **not medically insurable**, enabling them to also access the benefits of income protection cover.

The new Accidental Temporary Income Plus benefit can be structured with the new Accidental Extended Income Plus benefit to provide these clients with continuous income protection against **occupational disability from accidental causes**.

The temporary benefit's Guaranteed Payment Events feature **streamlines the claims process** for short term claims by guaranteeing a pay-out period for a list of relatively common accidental claim events or any other accidental event resulting in sick leave, without a requirement to prove loss of income. **Joint replacement and trauma** claim events are also included under the extended benefit, from the earlier of retirement and age 70, to ensure that clients can continue to enjoy this valuable cover in retirement.

Both benefits also provide comprehensive accidental impairment cover, including catch-all ADL/frail care events.

Apart from considering these new benefits for new clients, it's worth checking which of your **existing medically uninsurable clients** can benefit from accidental income protection cover. These benefits can be packaged with our **market-leading accidental lump sum benefits** to address both income and lump sum needs.



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

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