



CRITICAL ILLNESS COVER

The payout may be used to fund lifestyle changes, medical costs, special treatments, rehabilitation, assistive devices or property adaptations due to the condition suffered to ensure the life insured can remain independent.

KEY BENEFITS

CRITICAL ILLNESS COVER	PPS will pay a lump-sum benefit if the life insured suffers from any of the listed dread disease, trauma or physical impairment events. The amount will be based on the severity of the condition and can be 5%, 10%, 15%, 25%, 50%, 75% or 100% of the insured amount.
CRITICAL ILLNESS CORE 100% COVER (OPTIONAL)	PPS will pay a lump-sum benefit if the life insured suffers from any of the listed dread disease, trauma or physical impairment events. PPS will pay 100% of the insured amount as a lump-sum if the life insured suffers from one of the core conditions: heart attack, cardiac surgery and procedures, stroke or cancer. For all other listed conditions, the amount will be based on the severity of the condition and can be 5%, 10%, 15%, 25%, 50%, 75% or 100% of the insured amount.
CRITICAL ILLNESS CI 100% COVER (OPTIONAL)	PPS will pay a lump-sum benefit if the life insured suffers from any of the listed dread disease, trauma or physical impairment events. PPS will pay 100% of the insured amount for most listed conditions.*
CHILD CRITICAL ILLNESS COVER (AUTOMATICALLY INCLUDED)	PPS will pay a lump-sum benefit if the child of a life insured is diagnosed with a listed condition. PPS will pay 10% of the sum-assured, up to a maximum of R250 000, for every claim.
CATCHALL BENEFIT (OPTIONAL)	This benefit adds another benefit category that covers the life insured for all serious, permanent medical or physical conditions not listed in any of the benefit categories. PPS will pay 25%, 50% or 100% depending on the result of the assessment performed using the Whole Person Impairment Rating determined by the latest edition of the American Medical Associations Guide (AMA Guide*).
EXPANDER RIDER BENEFIT (OPTIONAL)	This benefit will expand the claim definition for lower severity conditions. PPS will pay out a lump sum as a percentage (up to 25%) of the sum assured up to a maximum of R250 000 for every category. **
EXPANDER RIDER BENEFIT (OPTIONAL)	PPS will pay an additional lump sum for specific types of cancer that meet the claims criteria and have genetic makeup making it susceptible to immunotherapy/targeted therapy.

* Refer to Appendix A for full list of conditions covered and exceptions.
** Payout under this benefit will not reduce the Critical Illness sum assured cover amount.

KEY DIFFERENTIATORS

- Unique benefit categories, including gunshot wounds.
- Preservation and continuation of cover: can claim multiple times under the same or different categories.
- Whole Body Impairment is used to assess Neurological conditions (e.g. stroke, brain tumour, multiple sclerosis, traumatic injury and the CatchAll category.)
- Child Critical Illness benefit covers biological-, step- and adopted children without the need to specify them upfront, there is no limit on children covered and there is no restriction on number of claims per child (up to 100%).
- No additional premium is charged for the Child Critical Illness benefit.
- ICU category that covers any disease or injury, there is no specific list of conditions or trauma, and the benefit also pays when not mechanically.
- May be on ventilated life support during the survival period (14 days).
- Children are covered from birth until they turn 21 under the Child Critical Illness Cover.
- No aggregation or benefit offset against income or any other benefits received, be it lump-sum or income benefits.
- Cover remains in place if changing to a different occupation.
- Members can still enjoy their benefits when traveling overseas for work, holiday or emigration. This is embedded in their benefits and no additional premium is charged for it. Members do not need to inform PPS of their activities or intended travel, and there are no loadings or restrictions.
- Members enjoy full cover when partaking in any hazardous activity or sport such as scuba diving and motor racing. This is an embedded benefit and no premium is charged for it. Members do not need to inform PPS of their activities and there are no loadings or restrictions.
- PPS will reinstate Critical Illness cover to a 100% for Cancer and Cardiovascular conditions, provided that the severity of the related conditions is higher (up to 200% payout).

KEY FEATURES

- Term (up to age 66) or whole of life cover.
- Differentiated premium rates (taking into account gender and smoking status) with a Age & Level-rated premium pattern.
- 14-day general survival period and member may be on life support during this period.
- Benefits increase with the PPS declared annual benefit increases.
- PPS does not charge any policy administration fees.
- Maximum entry age for whole life cover is 70.
- Minimum cover amount – R200 000.

FREE COVER

Free cover is offered to members under the age of 62 at date of application, from the latest of: The date PPS underwriting accepts the benefits; or 30 days before the selected inception date provided that underwriting acceptance has taken place.*** Members will enjoy full benefits as applied for from the above date until the inception date of the policy without the need to pay premiums for this period, subject to terms and conditions.

SHARE IN THE PROFITS

As part of the Provider range of products, members with PPS Critical Illness cover receive direct profit allocations to their PPS Profit-Share Accounts for the Core and Rider Benefits. ****

CONDITIONS COVERED (CATEGORIES)



CARDIOVASCULAR

Heart attack
Cardiac surgery and procedures
Cardiomyopathy & Heart Failure
Aortic & Peripheral Artery Surgery
Actute Coronary Syndrome (Minor)

TRAUMA

Traumatic injury resulting in permanent impairment
Gunshot wounds
Burns
Accidental HIV infection
Facial Injury
Reconstructive surgery

RESPIRATORY

Bronchopleural Fistula Pulmonary Embolism
Respiratory surgery
Obstructive/Restrictive Lung disease
Pulmonary Hypentension

CANCER

ICU BENEFIT

BLOOD (Haemianopia)
Aplastic Anaemia

MUSCULOSKELETAL

Amputation or loss of use of limbs

GASTROINTESTINAL

Inflammatory Bowel Disease
Bowel Surgery
Liver Disease
Pancreatic Disease

MAJOR ORGAN TRANSPLANTS

KIDNEY AND UROLOGICAL

Total Nephrectomy
Cycstectomy
Orchidectomy
Acute Renal Failure
Chronic Progressive Renal Failure

ENDOCRINE

Thyroid storm
Diabetes insipidus
Acute adrenal crisis (excluding adrenal fatigue)
Addison's disease
Simmond's disease
Conn's syndrome
Cushing's syndrome
Glycogen storage disease

NEUROLOGICAL

Stroke
Multiple sclerosis
Paralysis
Muscular dystrophy
Motor Neuron Disease
Parkinson's Disease
Dementia or Alzheimer's Disease
Myasthenia Gravis
Guillain-Barre Syndrome
Intracranial and Spinal cord Lesion requiring surgery

CONNECTIVE TISSUE

Rheumatoid Arthritis
Systemic Lupus
Erythematosis
Progressive Systemic sclerosis
Giant Cell Arteritis
Wegner's Granulomatosis
Polyarteritis nodosa
Sarcoidosis
Dermatomyositis
Polymyositis

SENSES

Loss of hearing
Loss of Communication
Loss of Vision

*** Acceptance is when the benefits: 1. Are accepted at ordinary rates; or 2. Are accepted with loadings and/or exclusions and the Counter-Offer terms are accepted by the member.
**** Excluding premiums paid on loadings.