



BrightRock Brief:

Additional expense needs

Covers a client's additional expense needs that arise from an illness or injury. The pay-out could be used for anything, but typical examples are medical aid co-payments, medical fees not covered and lifestyle adjustment costs (these can quickly spiral to hundreds of thousands of rands). Pay-out amounts are tiered and the claims criteria meets one of an extensive list of clinical criteria.

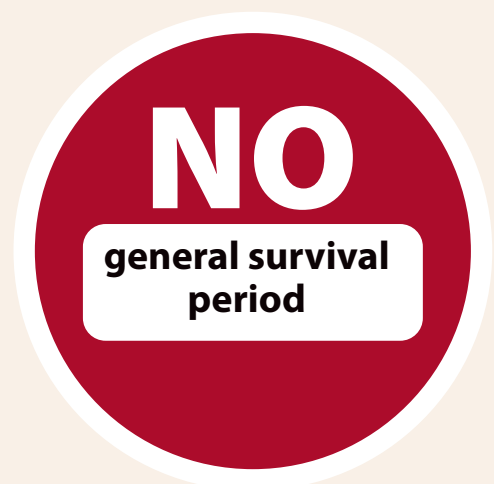
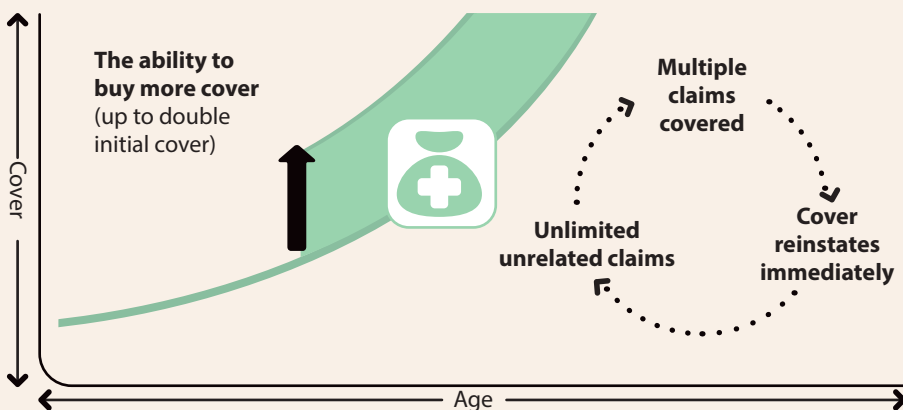
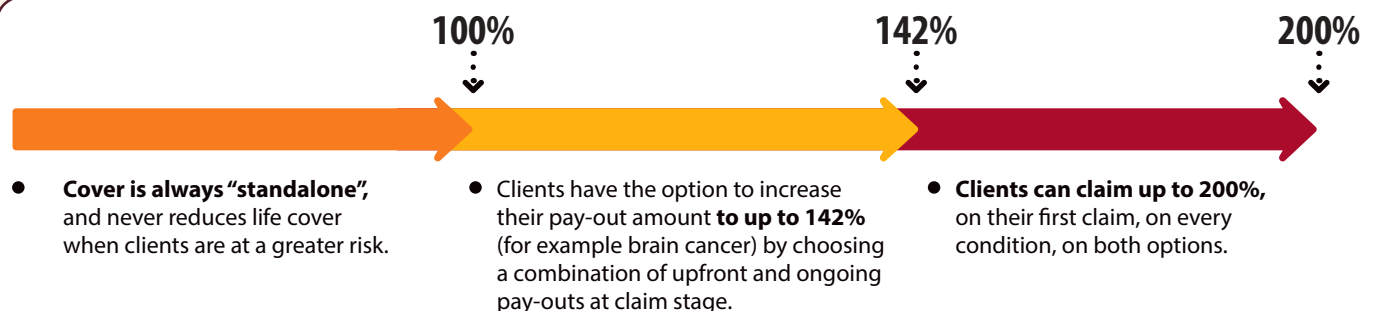
Cover for an illness or injury with a financial impact			
	That you can recover from	That's permanent	That's caused by death
Income protection	Household needs		
	Childcare needs		
	Healthcare needs		
Asset protection	Debt needs		
	Death-related needs		
	Additional expense needs		

The most extensive list of conditions in the market, covering

more than 300 conditions

Trauma IQ, a market first, covering nine previously ignored trauma related factors like hospitalisation, surgery and physiotherapy; **increasing the total value of trauma claims by 17%.**

Automatic cover for children covered for the same conditions, from birth, plus 36 additional child-specific conditions, with no general survival period.



At least 100% paid on all SCIDEP conditions, irrespective of severity, where the advanced option is selected (with definitions and features that are improvements on SCIDEP)

> 100%

25%

50%

75%

100%

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Examples of conditions covered

We cover more than 300 conditions. Below are some common examples with the pay-out percentages.

- **Paraplegia — 100%:** clients who selected the Premier option can choose at claim stage to increase their pay-out duration and percentage, up to 142%, no general survival period;
- **Parkinson's disease — 100%:** paid on diagnosis, with no additional requirements;
- **Right ventricle heart attack — 100% or 75%:** unique to BrightRock, equivalent SCIDEP heart attack level C;
- **Colostomy (irrespective of cause) — 100%:** the clinical definition on outdated products often only pays if it's a result of a specified condition;
- **Third degree burns to 9% of the body's surface — 50%:** general burns to any body part are only covered from this level by one other provider;
- **Two days in a high care ward and four rehabilitation sessions because of a traumatic injury — 1%:** not covered by any provider in the market currently.

Where clients also fail the Activities of Daily Living due to the claim event, we can make further pay-outs, up to 200% in total.

BrightRock claim case studies

Parkinson's disease — 47-year-old male

- The client was diagnosed with Parkinson's disease in August 2016.
- At claim stage, he took his additional expense needs pay-out as a once-off payment, followed by recurring monthly pay-outs. This increased his pay-out from 100% to 127%.
- No other insurer would pay out 100% on the diagnosis of Parkinson's disease only.

127% paid out

Multiple cardiac claims — 59-year-old male

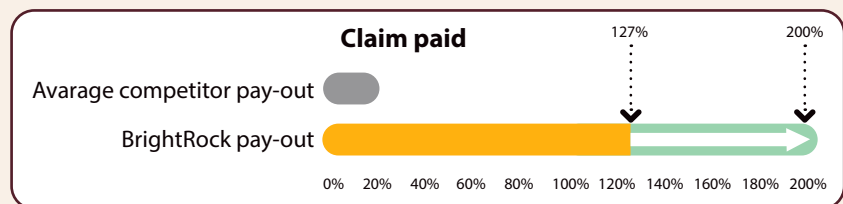
- In 2013, our client claimed for two stents being inserted and received a 25% pay-out.
- In 2016, he claimed for an occlusion of a branch of the aorta. BrightRock paid this claim, despite it being a less severe event, and he received 5% of his cover amount.
- In 2018, he received a 100% claim pay-out for a triple bypass.
- BrightRock views all heart and artery claims that happen more than six months after an initial claim as unrelated. It's through this certainty that we were able to pay this client for three cardiac events. He still has his full cover available for future claims, including future cardiac claims.

Three pay-outs for the same system

Stroke — 31-year-old female

- The client suffered an aneurysm and stroke, and passed away four days later.
- Because BrightRock does not impose any general survival periods, her family was able to receive a pay-out. Together with her pay-out for permanent expenses, no other competitor would have paid as much as BrightRock.

100% paid out



Trauma IQ — 12-year-old child

- He was injured by a lawnmower tractor.
- He had surgery for his broken leg and spent a couple of days in hospital.
- Through the market-first Trauma IQ assessment, we paid 5% on both parents' policies.
- No traditional critical illness benefit could've covered this claim.

5% paid out twice

Mechanical ventilation — one-month-old baby

- A baby had to be put on a ventilator for seven days because of pneumonia.
- Paid 75% of the cover amount under additional expense needs.
- Paid one month's worth of temporary expenses cover.
- Only three competitors cover children from birth.

Cover from birth



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