

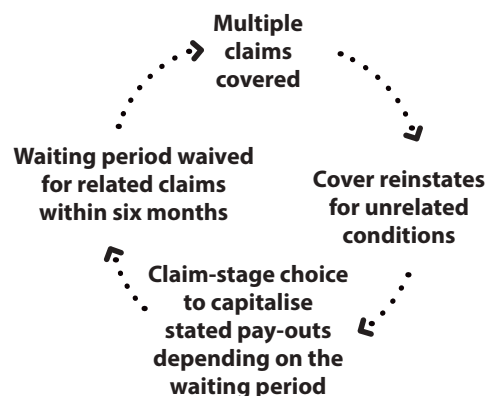
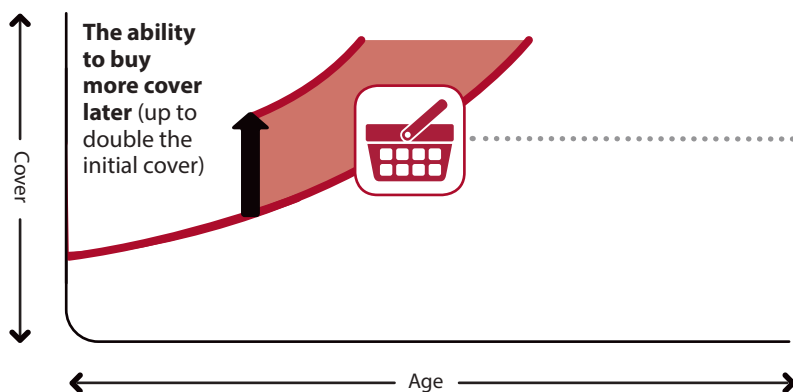


BrightRock Brief:

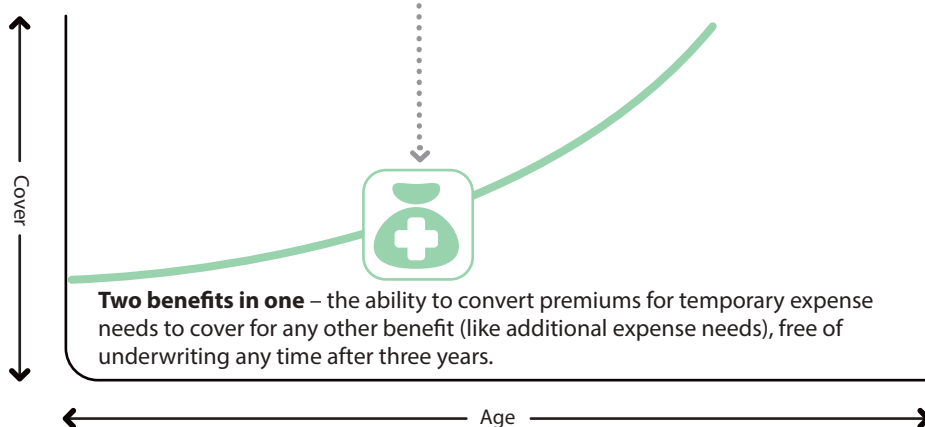
Cover for temporary expenses

Covers a client's regular, ongoing expenses if they suffer an illness or an injury that's severe enough for them to be temporarily booked off work. An event like this could impact the client's income and ability to meet their regular expenses, even over a short period.

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		



Clients on special leave can keep their full cover for up to 12 months.



➤ **Pays out on a Sick Note** – no subjective occupation criteria.

➤ Guaranteed minimum pay-out for **over 300 clinical definitions** (depending on clients' waiting periods).

➤ Debt instalment protector in the event of **retrenchment**.

➤ **Three-month pay-out** (no waiting period applies) if a child qualifies for a specific additional expense needs claim.

Choice between either a 24- or 36-month maximum payment option, and waiting periods never reduce the maximum pay-out period.

24 ← Months → **36**



Clients can cover 100% of their after-tax income

➤ **No proof of loss of income**

➤ **No aggregation** against active income.



Seven-day and one-month waiting periods can be paid **retrospectively from day one**.

Our unique sickness waiting period means that clients who can traditionally only get cover with longer waiting periods can get a minimum of a one-month waiting period with BrightRock for all clinical definitions, and still get access to our sickness cover with a separate waiting period.

Examples of conditions covered

Sickness criteria — we pay out the full cover amount for as long as the client is booked off work:

- **Severe pneumonia** — booked off work with a BrightRock Sick Note for three months.
- **Clinical depression** — booked off work with a BrightRock Sick Note for four months.
- **Malaria** — booked off work with a BrightRock Sick Note for three weeks.

In addition to the BrightRock Sickness criteria, we have an extensive list of more than 300 conditions for which clients will qualify for a minimum pay-out, below are some examples (for a seven-day waiting period):

- **Fracture of the facial bones (Le Fort III)** — guaranteed minimum pay-out of three months*.
- **Bunionectomy** — guaranteed minimum pay-out of two months*.
- **Complete rotator cuff rupture** — guaranteed minimum pay-out of three months*.
- **Client's child is paid out 100% for an additional expense needs claim** — three months' pay-out under temporary expenses cover.

Where clients have a seven-day, one-month or two-month waiting period, and they qualify for a stated pay-out, BrightRock can capitalise that pay-out and pay the claim upfront. This means that we will waive the waiting period and waive the premiums for that pay-out period.

**If the client is booked off work for longer than the guaranteed minimum pay-out period, and meets the sickness criteria, we will extend the payment period.*

BrightRock claim case studies

Severed anterior cruciate ligament

— 47-year-old financial adviser

- A BrightRock client fell and severed her anterior cruciate ligament. She is a self-employed financial adviser with a young child, so she had to delay her surgery until her child's school started again. In the time before the surgery, she was still working and earning an income.
- She was only booked off work for 29 days but BrightRock paid her for two months despite her having a waiting period of one month. This is because the repair of an anterior cruciate ligament is a stated pay-out and we pay the longer of her time booked off or a stated pay-out.
- BrightRock also paid her from day one because we backdate a one-month waiting period for professionals. We did this because she had professional rates, and has her own business, which employs less than 10 people. We paid out her full cover amount despite her earning an income as BrightRock never aggregates against active income.

Mechanical ventilation – newborn

- Our policyholder's baby contracted pneumonia when she was a few weeks old. As a result of this, she developed neonatal sepsis. The child ended up being on a ventilator for seven days, which qualifies for a 75% pay-out under the child-specific clinical definitions on the additional expense needs cover. Because of this, the client also qualified for a one-month temporary expenses pay-out and didn't have to wait the waiting period.



Sick Note for a broken ankle:

— 45-year-old female

- When the client took out her policy she was a manager who was 100% office bound. Due to tough economic circumstances, her company downsized and she had to take on more manual duties and had to travel a lot more. She broke her ankle and her doctor booked her off for two months due to her being unable to drive. Because BrightRock don't require clients to notify us of a change in occupation, she was able to keep her cover in force and claim for sickness based on her new occupation.

Lion bite – 47-year-old male

- This client was bitten by a lion while filming an interview. After a full-term pay-out (of 36 months) from his temporary expenses cover, he still couldn't do his own, specific job. He received a 100% permanent expenses cover claim pay-out, although still deemed temporary by the occupational therapist as there is a chance he could recover in future.

BRIGHTROCK