

YOUNG@HEART

TERMS & CONDITIONS

auto  general

An Alternative for the over 50s

You have now reached a true milestone; you are in your 50s and the ruler of your own domain with new untravelled horizons. So, employed or retired, just remember, you are not in limbo - you are now at liberty to make use of our exclusive offering, especially created for you – the Young@Heart Value-Added Products package. This optional package adds essential benefits to your existing motor and household cover, leaving you with the serious business of enjoying your new future.

Basic Excess Waiver

If you are faced with the regrettable situation where you must submit a claim, paying the basic excess is an expense you can do without. If you selected the Young@Heart Value-Added Products package, we can save you money by giving you the option to remove the basic excess payment from your policy.

If selected, then no basic excess is applicable in the event of a claim for home contents, buildings or motor. You will therefore not be required to make the basic excess payment that is normally required for your claim to be finalised.

Cash Back Plus

Making payments on your insurance policy is not simply a routine procedure of sending your money to a place where it doesn't work for you. You are actively saving money by maintaining your insurance and not having to claim. This enables you to take the necessary steps to protect your home, business and vehicle.

So, if you:

- stay claim-free for four consecutive years and
- keep your policy payments uninterrupted for the same period of four years,

then you will be entitled to an automatic pay-out of your entire first year's premiums, or up to a maximum of 25% of all your premiums paid over the four years (excluding broker fees and commission), whichever is the lesser.

Additional benefits included in your Young@Heart Value-Added Products package at no extra cost:

- Funeral Plan cover;
- Premium Waivers for:
 - Retrenchment;
 - Death;
 - Dreaded Disease; and

Funeral Plan

Death is always unexpected and the inevitable costs associated with it can be daunting.

We included this benefit to offer your estate **R5 000** funeral cover should you, as the insured member, pass on. After the required information and claim forms are received, we will settle the claim within two working days.

Please note:

- We do not exclude death as a result of HIV or Aids-related illnesses.
- If death is caused by an accident, we will make immediate payment after the required information and claim forms are received.
- There is a six-month waiting period on this benefit. This means that you must wait the first six months from the policy's start date for this cover to take effect. You will not receive this benefit if a claim is filed during this waiting period. After your **Young@Heart package** has been active for six consecutive months and six consecutive premiums have been received, we will activate this benefit.

- There is a 12-month waiting period for death as a result of suicide. This means that should the insured commit suicide within the first 12 months of the policy's start date, this benefit will not be paid out. After your **Young@Heart package** has been active for 12 consecutive months and 12 consecutive premiums have been received, we will remove this waiting period.

How to claim:

Ensure that your beneficiary is aware of this process.

- He/she must simply call **your broker** in the event of your death.
- **Note** that the notice, all claim forms and supporting documents must be submitted via email within **90 days** from the death of the insured member.

Premium Waivers

Life is unpredictable. What would happen to your monthly motor and household policy commitments if you are retrenched, fall victim to a dreaded disease or unexpectedly pass on?

With this premium waiver offer, we will waive your motor and household policy premiums for a total of up to six months (over the lifetime of the policy), giving you and your family peace of mind that your personal possessions will stay covered until you can get back on your feet.

Your **Cash Back Plus** pay-out will also remain valid during this period. This means that should your four-year cycle end within this premium waiver period or you continue your motor and household policy after this premium waiver period, you will still be entitled to your cash back reward, provided that your cover did not lapse and you remained claim-free.

Retrenchment Premium Waiver

You can claim this premium waiver when you, as the insured, are retrenched.

For the purpose of this policy, retrenchment means the termination of your position by your employer, based on business decisions that result in staff reduction.

Please note that there is a six-month waiting period on this benefit. This means that you must wait the first six months from the policy's start date for this cover to take effect. You will not receive this benefit for claims filed during this waiting period. We will activate this benefit after your **Young@Heart package** has been active for six consecutive months and six consecutive premiums have been received.

Exclusions

The Retrenchment Premium Waiver will not provide cover if you:

- are self-employed;
- are retrenched from a family-owned business;
- accept voluntary retrenchment;
- are retrenched due to ill health;
- are dismissed;
- are at the end of a fixed-term contract;
- are retiring; or
- were made aware before the start of the cash-back benefit, or had reasonable grounds for believing that you would be retrenched, in the three months before the start of the cash-back benefit.

How to claim

Call **your broker** as soon as you receive notice of retrenchment. All claim forms and supporting documents must be submitted via email within **60 days** of the insured member's retrenchment.

Dreaded Disease Premium Waiver for over 50s

You can claim this premium waiver when you, as the insured, fall victim to a critical and incapacitating illness.

We cover most illnesses like:

- Heart attack - An incident resulting in the recent death of a transmural portion of the heart muscle wall due to inadequate blood supply.
- Kidney failure - End stage renal failure presenting a chronic irreversible failure of both kidneys to function, resulting in the need for regular renal dialysis.
- Blindness - The total irreversible and complete loss of vision in both eyes.
- Paraplegia - The total and complete loss of the use of any two limbs.
- Some cancers - A disease which is manifested by the presence of a malignant tumour, characterised by the uncontrolled growth and spread of malignant cells and the invasion of surrounding normal tissue. The term “cancer” also includes leukaemia, cancers with regional or distant metastases and Hodgkin’s disease, but excludes all skin cancers except invasive malignant melanomas.
- Major burns - Major burns which result in full-thickness skin destruction of at least 20% of the total skin area.
- Stroke - An incident that affects the arteries leading to and within the brain. A blood vessel that carries oxygen and nutrients to the brain is either blocked by a clot or bursts (ruptures), resulting in a neurological deficit which, in our opinion, is of a permanent nature and directly resulting in:
 - the need for permanent significant assistance in basic daily functioning (walking, bathing, dressing, feeding and bathroom usage), or
 - the total and permanent inability to communicate in words, vocally or in writing.
- Coma - A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously with the use of life support systems. This condition may result in a severe/significant neurological deficit which, in our opinion, is of a permanent nature.
- Multiple sclerosis or motor neurone disease - Multiple sclerosis or motor neurone disease resulting in progressive and irreversible damage to the nervous system and confirmed by a consultant neurologist.

This benefit will also be valid should you become the recipient of a heart, lung, liver, pancreas, kidney or bone marrow by actually undergoing a major organ transplant procedure.

Please note that:

- all pre-existing conditions will be excluded from your cover; and
- the notice call, all claim forms and supporting documents must be submitted via email within **60 days** of the incident or diagnosis of the insured.

Exclusions

The Dreaded Disease Premium Waiver will not provide cover if:

- paraplegia occurred directly or indirectly as a result of:
 - insurrection, civil commotion, war or the hostile action of the armed forces of any country, irrespective of whether you were actually participating therein or not; or
- any cancers were diagnosed and treated with primary excision/biopsy only, not requiring any further surgical, medical, radiotherapy or other modalities.

How to claim

Call **your broker** after the diagnosis is received.

Death Premium Waiver

Your estate can claim this premium waiver when you as the insured unexpectedly pass on.

You must ensure that your next of kin and/or beneficiary is aware of this process.

- Simply call **your broker** in the event of a claim.
- Please note that all claim forms and supporting documents must be submitted via email within **90 days** after the death of the insured.

Exclusions

There will be no benefit payable, or premiums waived, on any claim for the above benefits which is directly or indirectly caused by or attributed to:

- attempted suicide or intentionally self-inflicted injury. In these instances, you will not have access to any funeral benefits within 12 months of entering into this policy, nor any premium waivers within 24 months of entering into this policy;
- involvement or participation in any violation of criminal law;
- refusal to attend or undergo surgery, other medical treatment or other appropriate and reasonably required treatment;
- excessive use of alcohol or drugs other than as prescribed by a medical practitioner;
- any medical impairment or condition which occurred or was diagnosed prior to your policy start date, which we regard as resulting directly or indirectly from a condition for which you received treatment, or of which you were aware at or any time prior to your policy start date;
- any dread disease which first occurred or was diagnosed prior to your policy start date.

**Interested, or need more information?
Speak to your broker for advice.**

Your Funeral Plan, death, retrenchment and dreaded disease premium waivers are underwritten by 1Life Insurance Ltd, a licensed life-insurer and financial services provider.

Auto & General Insurance Company Ltd is a licensed non-life insurer and financial services provider.