



SICKNESS AND PERMANENT
INCAPACITY COVER INCREASE

MEMBER OPPORTUNITY

For a limited period, PPS offers selected members an opportunity to purchase additional cover equal to 50% of their existing cover subject to a maximum of R20 000 per month, **without the need to follow normal medical underwriting protocols.**

QUALIFYING CRITERIA:

- Member has not submitted a claim (apart from COVID-19) in the past 12 months.
- Member must be fully or partially vaccinated against COVID-19.
- Member has not been sick for more than 15 days with COVID-19.
- Member has not been hospitalised for COVID-19.
- Member needs to appear on the Sickness and Permanent Incapacity benefits leads list.

*Copy of vaccination certificate may be requested.

TO APPLY:

Simply submit a PPS quotation together with a signed Sickness and Permanent Incapacity cover increase Member Declaration form.



THINGS TO CONSIDER:

- There will be a six-month waiting period.
- Any claim, for an illness or medical condition that originates within six months of the commencement date of the additional cover being applied for through this member opportunity, will not be payable. Only the increased cover will be subject to this condition.

HOW WILL THE SIX-MONTH WAITING PERIOD BE APPLIED DURING CLAIM STAGE?

Claims against the increased cover for these illnesses or conditions that:

- **Start and end during this six-month waiting period,** will not be covered.
- **Start in this six-month waiting period and end after the expiry of the six-month waiting period,** will be partially covered for the portion of the claim that is beyond the expiry of the six-month waiting period.
- **Start and end after this six-month waiting period,** will be covered.

The existing Sickness cover which was in place before this application, remains in place for claims within the six-months period.

Claims for medical conditions that are a result of accidental, a virus or bacterium causes will not be subjected to this six-month waiting period.

SOME EXAMPLES TO AVOID CONFUSION:

Member has R40 000 cover in January 2022. Member increases cover by R20 000 (via this offer) in March 2022. Full Cover in March 2022 is R60 000.

1. Claims that start and end during this six-month waiting period, will not be covered by the increased amount. Member claims for 30 days in May 2022 for tonsillitis operation. PPS will only pay R40 000.
 2. Claim starts in the six-month waiting period and end after the expiry of the six-month waiting period, will be partially covered for the portion of the claim that is beyond the expiry of the six-month waiting period.
Member claims for a heart attack that occurred in June 2022 and is sick until 31 July 2023:
 - Payout R40 000 monthly for the first three months (June to August 2022).
 - The six-month waiting period ends on 31 August 2022.
 - The full R60 000 per month will be paid from September 2022 to July 2023.
 3. Claims starts and ends after this six-month waiting period, will be covered.
Member claims for cancer that was diagnosed in November 2022:
 - The six-month waiting period has been concluded.
 - PPS will pay the full R60 000.
- The new total Sickness and Permanent Incapacity cover amount needs to be in line with the member's Gross Professional Income (GPI).
 - We will conduct non-disclosure checks and policy issues through ASISA.
 - PA = S & PI Special offer workflow to be used to upload special offer application forms.

The Sickness and Permanent Incapacity offer will end on 31 May 2022.