

SANLAM UMBRELLA PROVIDENT FUND (SUF): SANLAM GROUP AND RELATED GROUP LIFE INSURANCE

Brochure on exclusions / limitations / waiting periods

Type of cover	Proof-free limit	General exclusions	Commencement of Sanlam's liability	Waiting period	Pre-existing health conditions	Limitation of benefit on transfer
SANLAM UMBRELLA PROVIDENT FUND (SUF): SANLAM GROUP						
Death cover on member's life	<p>If combined cover under the SUF: Sanlam Group and GLA is higher than proof-free limit; and proof of good health is not provided, then the cover under the Provident Fund will be reduced to a lower level, in line with the proof free limit.</p> <p>Further limitations, as indicated in the Information Guide for New Members will apply.</p>	<p>If death is the indirect or direct consequence of active participation in hostilities or warlike operations.</p> <p>Flex cover Death that is directly or indirectly caused or traceable to suicide or attempted suicide which occurs within two years of the date of the increase of the member's benefit.</p> <p>Not applicable to cover increases at appointment. Only applicable to elected cover increases after appointment.</p>	<p>The death benefits are not provided if the member is incapable of performing his/her normal duties on the date of permanent appointment, as a result of a bodily injury or sickness. In such case the benefit/cover becomes effective when the member is capable of resuming his/her duties.</p>			<p>If a member transfers from another insurance scheme/arrangement onto the insurance arrangement offered by the SUF: Sanlam Group (i.e. the member was uninterruptedly insured and transferred as a result of an employer transaction) and is incapable of performing his/her duties on date of transfer as a result of a bodily injury or sickness, and subsequently dies before the member is capable of resuming his/her duties, then the lesser of the current combined death benefit under the SUF: Sanlam Group and GLA or the previous combined death benefit applicable to the member is payable.</p>

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GROUP LIFE INSURANCE POLICY (GLA)						
Death cover on member's life	<p>If combined cover under the SUF: Sanlam Group and GLA is higher than proof-free limit; and proof of good health is not provided, then the cover under the Provident Fund will be reduced to a lower level, in line with the proof free limit.</p> <p>Further limitations, as indicated in the Information Guide for New Members will apply.</p>	<ul style="list-style-type: none"> • If death is the indirect or direct consequence of active participation in hostilities or warlike operations. • Death that is directly or indirectly caused or traceable to suicide or attempted suicide which occurs within two years of the date of the increase of the member's benefit. 	<p>The death benefits are not provided if the member is incapable of performing his/her normal duties on the date of permanent appointment, as a result of a bodily injury or sickness. In such case the benefit becomes applicable when the member is capable of resuming his/her duties.</p>			<p>If a member transfers from another insurance scheme/arrangement onto the insurance arrangement offered by the SUF: Sanlam Group (i.e. the member was uninterruptedly insured and transferred as a result of an employer transaction) and is incapable of performing his/her duties on date of transfer as a result of a bodily injury or sickness, and subsequently dies before the member is capable of resuming his/her duties, then the lesser of the current combined death benefit under the SUF: Sanlam Group and GLA or the previous combined death benefit applicable to the member is payable.</p>
Cover on spouse's life	<p>If proof of good health for cover in excess of proof-free limit was not provided, cover will be limited to the proof-free limit.</p>	<p>If death is the indirect or direct consequences of active participation in hostilities of warlike operations.</p>			<p>The benefit is not payable if the spouse dies within twelve months of commencement of the insurance if</p>	

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					the death directly or indirectly arises or is traceable to a condition of which the spouse was conscious of or experienced symptoms or for which medical treatment was received, during the six months before commencement date. Similarly, in the event of an increase in cover, the increased amount of cover will not be paid under the aforementioned circumstances and the cover level before the increase will be payable.	
Lump sum disability (only applicable to member)		If disability is the indirect or direct consequence of active participation in hostilities or warlike operations. If the disability is attributable to:	Sanlam determines when total and permanent disability commences, without taking into account any loss of income the insured may have experienced. The member will not	The member has to be totally and permanently disabled for at least a minimum period of six months before the payment will be considered for approval.	The benefit is not payable in the case of disability within twelve months of commencement of the insurance (or increase thereof) if the disability directly	If a member was transferred from another insurance scheme which was replaced by this insurance (i.e. the member was uninterruptedly insured and transferred as a result of an employer

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		<ul style="list-style-type: none"> • Negligence or full exposure to danger, except if it was in the interests of the law or protection of a life or a property; and/or • intentional self-inflicted injury. 	<p>be eligible to apply for disability benefits if the member is incapable of performing his/her normal duties on the date of permanent appointment, as a result of a bodily injury or sickness. In such a case the member becomes eligible to enjoy cover when the member is capable of resuming his/her duties.</p>		<p>or indirectly arises or is traceable to a condition of which the member was conscious or experienced symptoms or for which medical treatment was received, during the six months before commencement date or date of increase in cover. (Note: In the event of an increase in cover, the cover level before the increase will be payable under the afore-mentioned circumstances.)</p>	<p>transaction), then the pre-existing health conditions exclusions are applicable from the date of transfer. However, in such a case the lesser of the current or previous disability benefit applicable to the member is payable.</p>
<p>Trauma cover (on member's life)</p>	<p>Cover above the proof-free limit not payable.</p> <p>Proof-free limit = maximum cover level.</p>	<p>Any traumatic illness that is the indirect or direct consequences of active participation in hostilities of warlike operations.</p>	<p>The trauma benefits are not provided if the member is incapable of performing his/her normal duties on the date of permanent appointment, as a result of a bodily injury or sickness. In such a case the member will only be eligible to enjoy</p>	<p>Seven days immediately following the date on which the member is diagnosed as having contracted the traumatic illness.</p>	<p>The benefit is not payable if the member experiences a traumatic illness within two years of commencement date and the illness directly or indirectly arises from or is traceable to a</p>	<p>If a member was transferred from another insurance scheme which was replaced by this insurance (i.e. the member was uninterruptedly insured and transferred as a result of an employer transaction), then the pre-existing health conditions exclusions</p>

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			cover when the member is capable of resuming his/her duties.		condition of which the member was aware or experienced symptoms or for which medical treatment was received during the two years immediately before commencement date.	are applicable as from date of transfer. However, in such a case the lesser of the current or previous trauma benefit applicable to the member is payable.
Disability Income benefit (This is an insured benefit which is not paid by the Employer.)	If proof of good health for cover in excess of the proof-free limit was not provided, cover will be limited to the proof-free limit.	If disability is the indirect or direct consequence of active participation in hostilities or warlike operations. If the disability is attributable to: <ul style="list-style-type: none"> • Negligence or full exposure to danger, except if it was in the interests of the law or protection of a life or a property; and/or • intentional self-inflicted injury. 	The disability benefits are not provided if the member is incapable of performing his/her normal duties on the date of permanent appointment, as a result of a bodily injury or sickness. In such case the member becomes eligible to enjoy cover when the member is capable of resuming his/her duties.	Commencement date is the beginning of the latest continuous period of disablement. Sanlam determines this date on grounds of medical reports submitted. Three months starting at commencement date of disability. (No benefit is payable during the waiting period and if the employee is incapable of working he/she will need to engage the	The benefit is not payable in the case of disability within twelve months of commencement of the insurance (or increase thereof) if the disability directly or indirectly arises or is traceable to a condition of which the member was conscious or experienced symptoms or for which medical treatment was received, during the six months before commencement date or date of	If a member was transferred from another insurance scheme which was replaced by this insurance (i.e. the member was uninterruptedly insured and transferred as a result of an employer transaction), then the pre-existing health conditions exclusions are applicable from the date of transfer. However, in such a case the lesser of the current or previous disability benefit applicable to the member is payable.

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				employer regarding the approval of sick leave.)	increase in cover. (Note: In the event of any increase, the cover level before the increase will be payable.)	
Family Insurance (Funeral Cover)		If death is the indirect or direct consequence of active participation in hostilities or warlike operations.	The death benefits are not provided if the member is incapable of performing his/her normal duties on the date of permanent appointment, as a result of a bodily injury or sickness. In such case the member becomes eligible for cover when the member is capable of resuming his/her duties.	Additional spouses and parents – 6 months from when member became insured. New Spouse and *parents-in-law – 6 months from member's marriage. *Option to add them must be submitted within 3 months of marriage.		

Disclaimer: *It is important that members consult with their Financial Adviser before they make any decisions on changes to their existing insurance.*

This document is for information only. The provisions and conditions of the insurance are set out in full in the official Rules and Policies.

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