

Value to you

Sanlam Cover Your Sanlam insurance product and Covid-19



At Sanlam we are in the business of paying valid claims. As a Sanlam Individual Life client with a Sanlam risk product, we want you to have peace of mind that you are properly covered.

Against this background, we are taking the global outbreak of the Coronavirus ('COVID-19') very seriously and we are prepared for variations of its possible impact.

Sanlam insurance products and infectious diseases

While our products generally don't specify virus infections as claimable events (with the exception of HIV infection which is covered under certain benefits) we ensure that you are properly covered against complications which result in illness, impairment and disability caused by any bacteria or virus – regardless of whether the virus is a well-known infective organism, or a new one, like COVID-19.

This includes claims against temporary or permanent inability to work, severe illness and even death where these events were caused by an infective organism or virus such as Coronavirus.

For each of these we however require different claimant and medical information in relation to COVID-19 infection, at claims stage. We will therefore address these products separately:

Sickness and Temporary Disability Income benefits: claims for sick leave or temporary inability to work

We recognise that the enormous size and speed of the outbreak are simultaneously affecting thousands of South Africans. This has an impact not only on the management of COVID-19 infections, but also on the volume of claims and related processes. For this reason, we have **special COVID-19 claim forms*** which you or your doctor will have to complete, depending on your specific claim. This will also help to ensure that you experience an easier and fast tracked claims process.

For the purpose of these specific benefits we will review your inability to work under the following 4 categories:

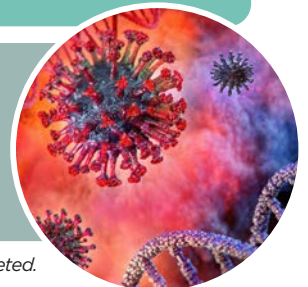
You are experiencing symptoms of the COVID-19 infection and are quarantined.

You tested positive for COVID-19.

You had direct contact with a COVID-19 diagnosed person, but are still asymptomatic and have been quarantined as the result of the contact.

You have travelled to a high risk country prior to the pandemic and have been quarantined by Government on return or after repatriation.

**The normal claim form also needs to be completed.*





Following the national guideline, on these shorter term benefits we will consider claims as the result of COVID-19 for claim periods less than 14 days. The validity of your claim will depend on the applicable waiting period and whether your contract stipulates that a claim is payable from the start of the waiting period or not.

Please note:

- 1 Should you decide **ON YOUR OWN** to self-isolate/quarantine without any medical advice or without advice from your employer or Government, you will not have a valid claim under these benefits.
- 2 Any specific exclusion as stated in your policy contract will still apply, e.g. medical and territorial exclusions.
- 3 If you have taken out your income benefit recently (after 13 May 2020) a longer contractual waiting period of 30 days may apply for SARS-related illnesses, of which COVID-19 is one, unless you were hospitalised for at least 3 days.
- 4 We will not consider claims where you have travelled during lockdown for business or other purposes with the knowledge that you will need to self-isolate after such travel.
- 5 If you have applied for a premium holiday on your risk policy and it has been granted, any claims other than lump sum Disability- or Death benefits will not be considered.

Disability and Impairment benefits

Contracting COVID-19 is not, in and of itself, a defined disability or impairment event. Based on the international patterns most of the population who are infected with COVID 19 will fortunately make a full recovery. However, should it result in a disability or an impairment, this will be assessed under the normal disability and/or listed impairment claim definitions.

Severe Illness benefits

Contracting COVID-19 is not a specific Severe Illness claim event, but as with all severe illness claims, any medical evidence provided will be assessed against the list of claimable events, irrespective of what triggered the claimable event.

Death and Funeral benefits

We pay death claims as per our normal requirements, irrespective of the cause of the death claim. For Funeral claims we will, wherever applicable, take into account the waiting period for natural causes.

Continuous monitoring of situation

We have been continuously monitoring the situation, taking our direction from the World Health Organisation (WHO), the South African Department of Health, as well as the National Institute for Communicable Diseases (NICD). Based on this evolving situation we are still adapting our approach and response.

What you can do to protect yourself and your loved ones

We urge you as our valuable client to remain vigilant and healthy by practicing safe hygiene. The World Health Organisation encourages frequent hand washing and use of approved hand sanitisers. In addition, to cover your nose and mouth with a tissue when you cough and sneeze, and discard these immediately. If you have recently travelled internationally, and you have cold symptoms or if you have cold symptoms after having had direct contact with someone affected with Coronavirus, self-isolate and contact your treating medical practitioner as soon as possible.

President Cyril Ramaphosa: "Although we may be limiting physical contact, this epidemic has the potential to bring us closer together. We are responding as a united nation to a common threat. This national emergency demands cooperation, collaboration and common action."

Contact us

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