

Sanlam Risk Cover Your Sanlam Insurance product: Covid-19 infection and Vaccines

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 vaccines

Sanlam regards Covid-19 vaccines as an effective solution to significantly stop the Covid-19 pandemic. Severe medical events as a result of vaccination are extremely rare. However, if after vaccination you experience a medical event that meets the contractual requirements of your Sanlam contract/product, we will consider the claim. We believe our clients take out insurance exactly for times like these. We have no specific vaccine exclusion and our clients will therefore continue to benefit from the cover they need during these times. There are also no new requirements for claimable events in this regard.

Your vaccination status may play a role when you are applying for a new policy. Should you **not** be vaccinated, and depending on your age, we may limit the amount of cover for which you qualify when we underwrite you.

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 a **special COVID-19 claim form*** which 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 category:

You tested positive ** for Covid-19 and demonstrate symptoms and clinical signs.



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

***Both PCR- and antigen tests will be accepted, provided they have been administered by a registered health professional.*

Following the national guideline, on these shorter term benefits we will consider claims as the result of Covid-19 for a claim period of 7 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 or on medical advice to self-isolate/quarantine **without testing positive** for Covid-19 yourself, 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 since 13 May 2020, a longer contractual waiting period of 30 days have been applied for SARS-related illnesses, of which Covid-19 is one, unless you were hospitalised for at least 3 days. However, from 26 July 2021 we will waive these clauses if they are on your policy and you will also receive communication in this regard, but the claims guidelines have already been changed to not to apply these clauses. Please note that previous declined claims will not be revisited and the waiving of these clauses will only apply to claims where the period of inability to work ends on or after 26 July 2021.
- 4 No claim will be considered if you are being hospitalised or using quarantine facilities purely for research purposes.
- 5 We will not consider claims where you have travelled during the pandemic for business or other purposes with the knowledge that you will need to self-isolate after such travel.
- 6 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.

Vaccines are safe

- Fact:** Vaccines are rigorously tested to ensure that they are safe.
- Fact:** Claims linking vaccines to autism relied on poor and fraudulent research.
- Fact:** Vaccines prevent diseases and do not cause them.
- Fact:** Vaccines contain chemicals that we encounter every day.
- Fact:** Vaccines can help where the body's natural immunity cannot.

Government National Department of Health's Covid-19 response service information:

WhatsApp support: **0600 123 456**
Emergency number: **0800 029 999**
sacoronavirus.co.za
#IChooseToVaccinate



Contact us

Sanlam Claims Contact Centre: **(021) 916 1710**

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