



## Sanlam Group Risk Cover **Accident Booster benefit**

### New Accident Booster offering

Sanlam provides each employee on a group scheme with a level of cover, up to which employees do not have to provide any medical evidence of good health.

Medical evidence is required when an employee's full potential cover exceeds the medical proof free limit of the scheme the employee belongs to. Full potential cover is therefore the outcome of the acceptance of medical evidence submitted.

When the employee's cover above the medical proof free limit is restricted, or the employee does not provide medical evidence of good health, Sanlam's new **Accident Booster benefit** fills the gap in cover.

#### full cover in case of an accident

**At Sanlam, we recognise that not all employees provide the required medical evidence of good health.**

Unfortunately the result is that they will then not enjoy their full potential cover, because the cover will be restricted to the medical proof free limit in the case of a claim.

Furthermore, in cases where an employee provides medical evidence, but the additional cover is not accepted, the cover will also be restricted to the medical proof free limit.

Accident Booster benefit provides a better outcome in that the employee's full potential cover is paid in the case of a claim resulting from an accident.

This means that the assessment of whether an employee qualifies for his/her full potential cover, based on medical evidence, does not restrict the claim amount in the case of a claim if the claim resulted from an accident.





# The need for Accident Booster benefit



The Accident Booster benefit will be included as standard on the following group risk policies, without an added cost:

➤ **Accident Booster Life cover** for group life insurance schemes, excluding flexible & spouses insurance.

➤ **Accident Booster Disability cover** for disability insurance schemes, excluding critical & severe illness insurance.

These new features will allow employees to have access to their full potential life and disability cover in the case of a claim as a result of an accident.

The benefit is provided on condition that the individual lives insured pay risk premiums on their full potential cover amounts.

This means that if the employee pays premiums only on his/her restricted cover amount, the employee will not qualify for the **Accident Booster benefit** at claim stage.

It is therefore important for the employer and/or fund to ensure that all lives insured, i.e. employees or fund members, pay premiums correctly on their full potential cover amounts.

The employee's full potential cover will remain subject to the applicable product maximums and terms and conditions, as specified in the policy.

## Accidental causes

An accident is defined as an unforeseen life event that cannot be attributed to an illness or disease. Suicide and self-inflicted injuries are therefore excluded. Furthermore, the date of the person's death or disability must occur within six (6) months of the accident taking place, to qualify for this benefit.



call us

For full particulars of the Accident Booster benefit please contact your Client Solutions representative at Sanlam Employee Benefits.