

vivalife[®]

live life covered

Disability Cover

A lump sum if you can no longer work

Disability Cover

If an illness or injury leaves you totally and permanently disabled, a lump sum from Viva Life helps you and your family adjust and keep up with your commitments.

Key benefits

- Affordable cover options from R100 000 to R1 000 000, from as little as R89 per month
- Easy application process with no medical check ups
- Paid to you as a lump sum
- No waiting periods for disability caused by an accident
- Partial payouts for specific losses, such as the loss of a hand or foot



About Viva Life

Viva Life is a South African life insurance provider founded in 2008 that focuses on delivering affordable, accessible and easy-to-understand financial protection for families. Guided by integrity and fairness, the company treats insurance as a long-term promise, combining industry expertise with exceptional customer care to help clients plan confidently for the future.



No complications

Cover that is simple to understand and easy to manage.



Quick, easy access

No hoops to jump through to get covered.



Celebrating life

Every moment is precious, so we keep insurance simple.

What you get

- If you become totally and permanently disabled because of an illness or injury before age 65, we pay you a lump sum.
- For certain permanent losses we pay part of your cover (see the table below). If we pay less than 100%, your cover carries on for the rest of the amount. The most we pay in total is 100% of your cover.
- Your cover ends when you turn 65.

Partial payouts for permanent loss

Permanent loss, or loss of use	Part of your cover we pay
Both hands (at or above the wrist)	100%
One hand (at or above the wrist)	50%
Both feet (at or above the ankle)	100%
One foot (at or above the ankle)	50%
One hand and one foot	100%
Sight in both eyes (no light perception)	100%
Hearing in both ears (at least 90 decibels hearing loss across all frequencies)	50%
Speech (from injury or disease of the vocal cords or brain)	100%
Third-degree burns with scarring over more than 40% of the body	100%
Third-degree burns with scarring over more than 20% of the body	50%

Choose your cover

Your monthly premium depends on your cover amount and whether you are a man or a woman:

Cover amount	Women	Men
R100 000	R89	R94
R200 000	R99	R109
R300 000	R109	R124
R400 000	R119	R139
R500 000	R129	R154
R600 000	R139	R169
R700 000	R149	R184
R800 000	R159	R199
R900 000	R169	R214
R1 000 000	R179	R229

Who can apply

- You can apply if you are over 18, as long as you are not older than 60 on your next birthday.
- You need to be a South African resident (see Good to know).

Waiting period

- There is no waiting period if your disability is caused by an accident: a sudden, unexpected, violent and visible event from an outside cause.
- For a disability caused by illness or anything else, nothing is paid in the first 6 months after we receive your first premium, 50% is paid from 6 to 18 months, and the full amount after 18 months.
- If you increase your cover, the extra amount has its own waiting period.



Paying your premium

- You pay your premium monthly in advance by debit order. Your premium includes VAT.
- Your premium goes up every year on your policy anniversary. We will always tell you in writing at least 31 days before any change.
- If your payment date falls on a weekend or public holiday, we will collect on a suitable business day.
- If we can't collect your premium, we will send you an SMS and may try again on another date before your next payment date. If that works, we may keep collecting on the new date.
- If you miss a payment, we will collect double the following month. If that also fails, you have 30 days to pay what you owe. If you don't, your cover will stop.
- If someone else pays your premium for you, this does not give them any right to the payout.

How to claim

Tell us within 90 days of the disability: email claims@vivalife.co.za or call 086 100 8482.

Send these documents within 6 months:

- the completed claim forms (we will send them to you)
- a certified copy of your ID
- your South African bank statement
- a confidential medical report
- any other document we may need

When we do not pay

We do not pay if the disability is caused, directly or indirectly, by:

- an injury or illness you caused yourself on purpose
- negligence, reckless behaviour, breaking the law or knowingly putting yourself in danger
- war, invasion, rebellion, military action, martial law, terrorism, riots or civil unrest
- dangerous activities such as rock or mountain climbing, diving deeper than 30 m or cave diving, motor racing, boxing or other contact sports, working as a mine blaster, or flying any aircraft (including parachuting)
- other risky or dangerous activities you did not tell us about
- refusing medical treatment that a registered doctor recommended
- driving under the influence of drugs (unless a doctor prescribed them) or with more alcohol in your blood than the legal limit
- an illness or injury you knew about, or were treated or advised for, in the 12 months before your cover started, if it causes a claim in your first 12 months
- loss of speech from psychiatric causes

Good to know

- **Who qualifies:** cover is for South African residents with a valid South African ID who live permanently in South Africa.
- **Payments:** all payments are in rand, into a South African bank account.
- **Changed your mind?** You can cancel within 31 days of receiving your policy document. We will refund your premiums, less the cost of the cover you had during that time.

Complaints

We want to put things right. Please give us the chance to sort it out first:

- **Viva Life complaints:** complaints@vivalife.co.za or 086 100 8482

If we have not resolved your complaint to your satisfaction, you can contact:

- **National Financial Ombud Scheme:** info@nfosa.co.za, 0860 800 900 or WhatsApp +27 (0)76 574 8055
- **Office of the FAIS Ombud,** if your complaint is related to the financial service provided: info@faisombud.co.za or 0860 66 3274

Questions, changes or a call back

- **Call us:** 086 100 8482 (Monday to Friday, 08:00 to 17:00)
- **Email us:** support@vivalife.co.za
- **Want us to call you back?** Request a call back at www.vivalife.co.za

This brochure is a summary. The full terms and conditions are in your policy document, which we send you once your cover is in place. Ask us for a copy of your policy at any time.



Talk to us

086 100 8482

support@vivalife.co.za

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Viva Life Insurance Limited (Reg. 2008/014840/06) is a licensed life insurer and an authorised financial services provider (FSP 39697). Viva Cover (Pty) Ltd (FSP 42787) is the intermediary.