



Income
Protection

Income Protection

The Viva Life Income Protection policy is a simple and effective way to assist in making sure that you maintain your lifestyle and meet your financial commitments if you become totally and permanently disabled.

Key Benefits

- Low and affordable premiums from only R57 per month.
- Cover of up to R15 000 payable monthly.
- No medical examinations.



About Viva Life Insurance Limited

At Viva Life, we understand that life is for living, without barriers or complications. We offer you quick and easy-to-manage insurance solutions so that you can spend time doing the things you enjoy.



No complications

We believe that there is more to life than worrying about whether you're covered; so, we've made insurance comprehensive enough to protect you but simple enough to get on with living.



Quick, easy access

You can be assured that there are no hoops that you need to jump through to access cover.



Celebrating Life

We celebrate life and believe that every moment is precious. We want to make insurance as simple as possible so that you can live your life to the fullest.

Who will receive the Benefit Payment?

The benefits under your policy will be paid to you if you become totally and permanently disabled due to bodily injury or illness.



FROM:

R

57

PER MONTH

Easy to understand

- No medical examinations.
- The policy is only available to you if you are 18 or older.
- Pay as little as R57 depending on how much cover you choose.
- Premiums will increase annually due to inflation. We will communicate any changes in premiums to you with a 31-day notice.

Waiting periods

- 6 month waiting period for disability due to natural causes.
- We will only pay 50% of your claim amount if you are disabled due to natural causes after month 6 and before month 18.

How to claim

- Claims must be reported to Viva Life by emailing **claims@vivalife.co.za** or calling **0860 100 VIVA (8482)**.
- Cover is provided for insured events occurring between the dates the policy starts and ends.
- Claims must be reported within 90 days of the insured event.
- Claim form must be submitted to Viva Life in writing by completing and submitting all the necessary documentation within 6 months of the insured event.
- In the event that Viva Life repudiates a claim or disputes the amount of the claim, you or your beneficiary may make representations to Viva Life within 90 days of receiving of the notification of repudiation or dispute of the claim and will at all times have at least 6 months after the expiry of the 90 day period to institute legal action in a court of law, lodge a complaint with the Long-term Insurance Ombudsman or commence arbitration proceedings.

Benefits Structure

- Income protect is not a lump sum payment. It is paid monthly for a period of 6 months.
- The policy will pay a percentage of the sum assured if you become permanently disabled due to bodily injury or illness.
- The maximum percentage of the sum assured payable is 100%.
- In the case where you claim and receive a benefit of less than 100% the cover and policy will continue.
- In the event of a subsequent claim, the sum assured is limited to 100% less the percentage of cover already paid.
- If the you suffer permanent and irreversible loss of use and / or loss of (including amputation), the following percentages of the sum assured may be paid:
 - o Both hands (complete loss or loss of use of both hands at or above the wrist) = 100%;
 - o One hand (complete loss or loss of use of 1 hand at or above the wrist) = 50%;
 - o Both feet (complete loss or loss of use of both feet at or above the ankle) = 100%;
 - o One foot (complete loss or loss of use of 1 foot at or above the ankle) = 50%;
 - o One hand and one foot (complete loss or loss of use of 1 hand at or above the wrist and 1 foot at or above the ankle) = 100%;
 - o Sight (all vision with no light perception in both eyes) = 100%;
 - o Hearing (loss of hearing in both ears with at least 90 (ninety) decibels hearing loss of all frequencies of hearing) = 50%;
 - o Speech (the ability to speak as a result of injury or disease to the vocal cords or relevant area of the brain) = 100%;
- If you suffered from 3rd degree burns with scarring covering more than:
 - o 40% of your body surface area (measured by using standardized, clinically accepted, body surface area charts) = 100%; or
 - o 20% of your body surface area (measured by using standardized, clinically accepted, body surface area charts) = 50%.

Exclusions

- No insurance cover shall be granted, or benefits paid if a life event is directly or indirectly as a result of, or attributable to:
 - o Intentional, self-inflicted injury or illness;
 - o negligence, recklessness, transgression of the law or intentional exposure to danger;
 - o an invasion, rebellion, war or other military action, martial law, terrorist activity, riot or civil commotion;
 - o the policyholder's participation in:
 - hazardous pursuits. Examples of hazardous pursuits include mountain / rock climbing, diving at depths greater than 30m or cave diving, motorised racing, boxing or other contact sports, employment as a mine blaster, piloting any aircraft or flying object, including parachuting;
 - any undisclosed risky or dangerous activities which, in the opinion of Viva Life, may expose the policyholder to a higher than average risk of injury.
 - o if you refuse any medical treatment recommended by a registered medical practitioner;
 - o if you drive while being under the influence of drugs with a narcotic effect unless prescribed by a qualified and registered medical practitioner;
 - o if you drive and the alcohol concentration in your blood exceeds the legal limit;
 - o if you suffered from bodily injury or illness which you were aware of or received medical treatment or advice for within 12 months prior to the commencement date that causes a claim event within 12 months after the commencement date. This includes all pre-existing conditions but is not limited to any physical or mental defect, symptoms, disease, infirmity or condition which existed prior to the commencement date.
 - o loss of speech that arise from psychiatric related causes.

Limitations

- This policy is only available to you if you are over 18 years of age and not older than 60 on your next birthday.
- No reinstatements are allowed unless agreed to in writing by Viva Life.
- The policy and any benefits payable may not be ceded or assigned by you.
- This policy does not have a surrender or cash value.
- This policy will terminate once you reach the age of 65.
- The policy is only available to those who are South African residents with a green South African bar-coded Identity Document or Smart Card and who are permanently resident in South Africa.
- All payments will be in South African Rand and will be paid into a South African Bank account.
- Any question of law will be decided according to the laws of South Africa.

Complaints

- Please afford us the opportunity to resolve the matter by firstly emailing Viva Life at **complaints@vivalife.co.za** or calling **0860 100 VIVA (8482)**.
- If the matter is still not resolved to your satisfaction you may approach the Ombudsman for Long-term Insurance by emailing **info@ombud.co.za** or calling **0860 103 236**.
- If your complaint is service related you may approach the FAIS Ombud by emailing **info@faisombud.co.za** or calling **0860 324 766**.

Want more information?

- Chat to us live on our website, visit www.vivalife.co.za
- Want us to call you back? Request a call back at www.vivalife.co.za
- Email us at support@vivalife.co.za or call us on **086 100 VIVA (8482)**
- Visit us on Facebook at www.facebook.com/VivaLifeInsuranceLimited/



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live life covered

Viva Life Insurance Limited is an authorised financial services provider (FSP 39697)