



Simply Life
Cover

Simply Life Cover

Life cover from Viva Life provides affordable and simple cover, giving you peace-of-mind that in the event of your death, your family or loved ones are protected against unexpected life expenses.

Key Benefits

- Low and affordable premiums from only R119 a month.
- Cover from R100 000 up to R500 000.
- No medical examinations.
- 50% of the sum assured payable after diagnosis of a terminal illness.



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 your nominated beneficiary if you pass away.



FROM:

R

119

PER MONTH

Easy to understand

- To add a beneficiary to your policy so that we can pay them directly, you can email our customer services team at **support@vivalife.co.za** or call us on **086 100 VIVA (8482)**.
- No medical examinations.
- The policy is only available to you if you are 18 or older.
- Pay as little as R119 depending on the grade of your child and 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

- There is no waiting period in the event of accidental death.
- There is a 6-month waiting period if you pass away due to natural causes.
- We will only pay 50% of your claim amount if you pass away due to natural causes after month 6 and before month 18.
- There is an 18-month waiting period applicable in the event of the diagnosis of a terminal illness.

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.
- Claims 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.

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 suicide within 6 months from the commencement date whether during medical and / or legal insanity or not or through self-inflicted injuries. If you increase the benefits at any stage, a new 6 months will become applicable for the increased benefit amount;
 - 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:
 - active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers;
 - activities of locked out workers
 - aviation other than as a passenger;
 - any form of race or speed test (other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft);
 - 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 radioactivity or nuclear explosion;
 - 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 any claim event arising from the policyholder residing outside the borders of South Africa for more than 6 months at the occurrence of a life event; or
 - o if you suffered from bodily injury or illness which you were aware of or received medical treatment or advice for within 24 months prior to the commencement date that causes a claim event within 24 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.

Limitations

- This policy is only available to you if you are over 18 years of age and not older than 59 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.
- 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.
- You will only be covered for a death event which arises within the borders 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)