



Hollard My life & more™  
Gives you more, for less!



Simply Put

Hollard.



## Life Cover Benefit

A lump sum that is paid out upon the death of the life insured.

- The main life insured must have life cover
- A tax-free lump sum is paid to the nominated beneficiary or beneficiaries of the policy on the death of the main life insured, and spouse if applicable.
- The main life insured, and spouse can have the same amount of cover
- No medicals or medical questions are required
- Minimum and maximum entry ages are 18 and 75 age, respectively
- The spouse's total cover can never be more than that of the main life insured. It can be equal to or less than that of the main life insured.
- The cover amounts can increase in multiples of R10 000
- Can be used as collateral security or cession (e.g., for a bond or home loan)

### Waiting period

- 12 months for natural causes
- 24 months for suicide
- 24 months for pre-existing conditions
- No waiting period on Accidental Death

Waiting periods (in full or a part of) can be waived if you prove existing policies are being replaced, subject to cover limits, lives insured, and the number of months of uninterrupted cover.

### Exclusions

- Criminal activities
- Misrepresentation and non-disclosure
- Terrorist activities, labour disturbances, riots, strikes, lock-out
- Hazardous sports or activities
- Use of drugs unless prescribed
- Refusing medical treatment

**Speak to your advisor for more information.**

This is for illustrative purposes only. Please refer to your policy wording for terms and conditions applicable to you.

Hollard Life Assurance Company Limited (Reg No. 1993/001405/06) FSP No. 17697, is a Licensed Life Insurer. The Hollard Insurance Company Limited (Reg No. 1952/003004/06) FSP No. 17698, is a Licensed Non-life Insurer. Both are authorised Financial Services Providers. Terms and conditions apply.