



INSURANCE FOR  
PROFESSIONALS

## *PPS Eligibility*

## **Disclaimer – Financial Adviser’s Guide**

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## AREA OF OPERATIONS

The area of operations for new members to acquire membership of the Holding Company (PPS Limited) will be the Republics of South Africa, Namibia, Botswana and Zimbabwe, the Kingdoms of Swaziland and Lesotho.

There is only one membership type. There is therefore no Namibian membership and/or South African membership. The concept of PPS Membership is therefore a global concept. Members can reside anywhere in the world but to become a PPS member the applicant must reside in one of the countries mentioned above at the time of application. New business (relating to products offered by PPS) may only be sold in South Africa (including Botswana, Zimbabwe, the Kingdoms of Swaziland and Lesotho) and where applicable (depending on the product availability) in Namibia. Only additional business is available to members globally and therefore the member needs to already be a member when he/she is overseas.

### Requirements for membership in South Africa and Namibia

The applicant who is not a South African citizen must provide *any or all* of the following if required:

- A permanent residency permit that was issued by the Department of Home Affairs or Namibian Ministry
- Accepted citizenship of any of the countries approved as an area of operation
- Proof in the form of a property purchase agreement, showing intent to reside permanently in our area of operations
- Document from Department of Home Affairs confirming receipt of a permanent residency application form
- A marriage certificate with a copy of the husband or wife's ID (In the case where the applicant married a citizen of our operational area)
- **Important:**
  - Work permits for one, two and three years are issued in Namibia. **NO** permanent work permits are being issued in Namibia. Work permits that were issued for five years and more will qualify for permanent residency and a permanent residence permit can be issued. **Any person that resides in PPS's area of operation must have a permanent residency certificate from the Namibian Ministry when applying for PPS membership.**
  - Temporary residency permits will not be accepted.

#### Note:

- The PPS RA may currently not be sold in Swaziland
- Profmed, Short Term and PPS Investment products may at present not be sold in Namibia
- Policyholders may retain cover if they emigrate or permanently reside abroad, provided that they continue practicing their profession as recorded with PPS – if their profession has changed, confirmation of the acceptability of the occupation must be done via the eligibility department. Additional business may be sold to these policyholders.

## 2. ELIGIBILITY CRITERIA

Membership of PPS Limited is the “gateway” to the products offered by the various entities under the PPS brand. They include PPS Insurance, PPS Investments, PPS Short Term Insurance, Profmed and the PPS RA Fund. Criteria related to products differ. PPS Membership concerns itself however with:

- Academic qualification
- Occupation
- Professional Association

### 2.1 PPS Membership for Life

Membership for life of PPS Limited has been introduced. PPS’ membership now extends across the lifetime of the professional. This means that professionals may change their occupation to one unrelated to their profession and still stay a PPS member for the following:

- PPS Insurance<sup>1</sup>
- PPS Investments
- Profmed
- PPS RA
- Short Term

### 2.2 PPS Insurance

On a product level change of occupation is also allowed. The PPS Provider Policy and PPS Business Provider Policy allow a change of occupation for the life insured. This means that the life cover and dread disease and impairment cover will not be cancelled even though the professional changed his occupation. If the occupation is unrelated to their qualification, however, the Sickness and Permanent Incapacity benefit and Disability cover must be cancelled. The Surplus Rebate Account is not cancelled as it forms part of the PPS Provider Policy<sup>2</sup>.

### 2.3 General qualification criteria to apply for PPS Membership.

General criteria are broadly defined in two areas. Four (or more)-year University degrees or three-year degrees with an added postgraduate degree or diplomas (or diplomas on the same level as a postgraduate diploma), and Technikon qualifications which principally includes only M.Tech and D.Tech degrees. Exceptions to these are described on more detail under each section.

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<sup>1</sup> Please see detailed information regarding PPS Insurance.

<sup>2</sup> Please see reference to this product feature later in the document.

### 3. RECOGNISED PROFESSIONAL ORGANISATIONS

#### 3.1 Professional Associations

The following Associations are recognised by PPS and represented by its members:

- The South African Medical Association
- The South African Dental Association
- The Pharmaceutical Society of South Africa
- Any of the Societies of Advocates of South Africa
- Any of the Law Societies of South Africa
- The South African Veterinary Association
- Any of the Institutes of Professional Land Surveyors of South Africa or of Namibia
- The Institute of South African Architects
- The Association of South African Quantity Surveyors
- The South African Institute of Patent Agents
- Any of the Societies of Chartered Accountants of South Africa
- South African Psychological Association
- South African Optometric Association
- The South African Society for Professional Engineers

Included are the abbreviations related to the Association stated above for clarity

**HPCSA** (HEALTH PROFESSION COUNCL OF SOUTH AFRICA) includes

- The South African Medical Association
- The South African Dental Association
- The Pharmaceutical Society of South Africa;
- South African Psychological Association
- South African Optometric Association

**LSSA** (LAW SOCIETY OF SOUTH AFRICA) includes

- Any of the Societies of Advocates of South Africa
- Any of the Law Societies of South Africa

**SAVA** (SOUTH AFRICAN VETERINARY ASSOCIATION)

- The South African Veterinary Association

**PLATO** (SOUTH AFRICAN COUNCIL FOR PROFESSIONAL AND TECHNICAL SURVEYORS)

- Any of the Institutes of Professional Land Surveyors of South Africa or of Namibia

**SAIA** (SOUTH AFRICAN INSTITUTE FOR ARCHITECTS)

- The Institute of South African Architects

**SACQSP** (SOUTH AFRICAN COUNCIL FOR THE QUANTITY SURVYING PROFESSION)

- The Association of South African Quantity Surveyors

**SAIPL** (THE SOUTH AFRICAN INSTITUTE OF INTELLECTUAL PROPERTY LAW)

- The South African Institute of Patent Agents

**SAICA** (SOUTH AFRICAN INSITUTE OF CHARTERED ACCOUNTANTS)

- Any of the Societies of Chartered Accountants of South Africa

**ECSA** (ENGINEERING COUNCIL OF SOUTH AFRICA)

- The South African Society for Professional Engineers

## Eligibility in more detail

At the time of applying for membership, applicants need to make use of their professional qualifications in their occupation. The occupation of an applicant has to be acceptable according to the PPS eligibility criteria. It is important to note that not all occupations are accepted even though they might seem to qualify based on their qualifications. A person that is self-employed or employed can apply for PPS membership.

### 4. UNIVERSITY DEGREE (S)

Graduates with a university degree(s) of four years or more will be considered for membership. The Council for Higher Education must accredit the University.

The management bodies of some professions require professionals to register with their recognised professional organisations before they are able to practice their profession e.g. medical doctors and dentists. For these professions, membership of the concerned professional organisation is a prerequisite for PPS membership. It is not, however, necessary to belong to the association of a concerned profession, as that membership is voluntary.

#### 4.1 Which university qualifications does PPS accept?

- A four year degree<sup>3</sup>. If registration is required by the association such as the HPCSA the applicant will not be accepted without such registration
- A 3-year degree with an additional post graduate qualification (e.g. honours degree, MBA or post graduate diploma) is seen as equivalent to a 4-year degree and therefore accepted. In the case of the diploma it must be equal to a 1-year academic qualification and considered on the same academic level as a fourth year qualification. Either the undergraduate or fourth year qualification must relate to the applicant's occupation. A relationship between the degree and post graduate qualification must exist.
- Two three-year degrees will be considered as long as the degrees are in different fields of study. One of the degrees must relate to the applicant's occupation
- A MBA qualification is only acceptable as an additional qualification with a 3-year undergraduate degree. All MBA providers are involved in an ongoing quality assurance process with the Council on Higher Education (CHE). There are currently 17 fully accredited MBA's with 15 institutions and 3 conditionally accredited MBA's (as at 14/6/2005). All conditionally accredited MBA providers may obtain full accreditation once they have fulfilled certain criteria. The Council on Higher Education's website ([www.che.ac.za](http://www.che.ac.za)) will confirm whether the MBA qualification of a prospective member is accredited or not.

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<sup>3</sup> Not all occupations are accepted. The four year qualification must be seen in relation to occupation that is accepted



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The number of accredited MBA's is continuously updated on the website as MBA providers improve their programmes. PPS Insurance will only accept fully **accredited** MBA qualifications as an additional qualification.

The 17 currently fully accredited MBA's are:

SCHOOL/INSTITUTION	PROGRAMMES
Gordon Institute of Business Science University of Pretoria	MBA
Wits Business School University of the Witwatersrand	MBA
Graduate School of Business (USB) University of Stellenbosch	MBA
Graduate School of Business (GSB) University of Cape Town	MBA, EMBA
Graduate School of Leadership (SBL) UNISA	MBL
Graduate School of Management University of Pretoria	MBA
School of Management University of the Free State	MBA General
Rhodes Investec Business School (RIBS) Rhodes University	MBA
North-West University -Mafikeng Campus	MBA
Potchefstroom Business School North-West University • Potchefstroom Campus • Vaal Triangle Campus	MBA (Contact)
Business School Tshwane University of Technology	MBA
MBA Unit Nelson Mandela Metropolitan University of Technology	MBA
MANCOSA	MBA General MBA Tourism Management & Development
Milpark Business School - Milpark	MBA
Henley Management College of SA - Sunninghill	MBA
University of KwaZulu Natal (Westville Campus) Graduate School of Business	MBA
University of Limpopo Turfloop Graduate School of Leadership (TGSL)	MBA

#### 4.2 Which universities are *excluded* from PPS Eligibility criteria?

- Bond University
- Monash University
- CIDA
- Damelin
- All overseas universities are considered on merit
- Overseas distance learning universities are excluded

**Note:** This list is not exhaustive

#### 4.3 Occupations that will be considered based on differentiated qualifications

- Magistrates
- Lecturers at Universities and Technikons will be considered
- Lecturers at Post Matric Colleges will also be considered. (A letter from the Dean or the Department Head that confirms that the College is a post matric college and what the admission criteria for the students are is required with every Eligibility Questionnaire or application form.)
- Any graduate with a four-year agricultural or advanced specialized degree related to agriculture or breeding, degree will be considered for membership. (Irrespective of whether the applicant is employed in commerce, by a company producing seed or fertilizer etc, or whether he is farming for his own account or employed as a farmer.)
- Certified Financial Planners, who also hold at least a 3-year degree, will be considered for membership.
- Associated general accountants must have a relevant four year degree and provide a detailed job description even if they are members of the SA Institute of Chartered Accountants.
- Applicants that have obtained a CIMA (CMA) diploma (Chartered Institute of Management Accounting) also qualify for membership but a relevant four year degree is required.
- CFA qualifications: Only the Commercial and Financial Analyst qualification will be considered for membership as a 1-year additional academic qualification together with the required three year undergraduate degree.
- Curriculum developers, subject specialists and positions that require specialised professionals at the Department of Education, will be considered for membership as long as the required 4-year qualification is held.
- Diploma in actuarial techniques offered by the Institute of Actuaries will be considered if the applicant has obtained a 3 year BSc Actuarial Science degree as well.
- All agency holders, owners, partners, shareholders, chief executive officers, managing directors are accepted with a relevant four year degree.



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- Heads of private education institutions (for example Academy of Learning) are seen as owners or senior managers of private companies. A four-year qualification is a prerequisite and a complete explanation of the responsibilities of the applicant as well as his/her relationship to the institution on a company letterhead will be required. The applicant may not just be a lecturer or teacher at the institution, but must be responsible for the administration, finance, human resources or business activities. The applicant must have an interest in the institution. Motivation for this category of membership must be given.
- Members, who qualified as medical doctors in other countries are registered differently to locally qualified doctors at the Health Professions Council of South Africa. In order to determine whether these doctors qualify for membership, their graduation certificates (to evaluate their qualifications) as well as their HPCSA registration certificate will be required at application.
- Engineers who qualified in other countries must be registered with ECSA as a professional engineer to be accepted.

#### 4.4 Faculties of the Universities

The following faculties are excluded for PPS membership:

- Graphic design
- Performing Arts
- Fine Arts
- Theology
- Music
- Theatre

**Note:** This list is not exhaustive

## 5. TECHNIKONS AND COLLEGES

### 5.1 Which university of technology qualifications does PPS accept?

Graduates with University of Technology degree(s) of at least four years or more will be considered for membership. The Council for Higher Education must accredit the University of Technology. The following is considered:

- A B.Tech degree is regarded as equivalent to a 3-year university degree for purposes of membership and therefore the applicant has to have additional qualifications such as acceptable post graduate diplomas or similar.
- Master's Diplomas obtained at University of Technology are considered.
- An M.Tech degree and D.Tech degree are acceptable for membership without any additional qualifications.
- According to the membership criteria, diplomas and certificates on their own are not acceptable – there are however exceptions to this rule:
  - With regard to pharmacists, physiotherapists and opticians.
  - If an applicant obtained a national diploma and a higher national diploma in the same faculty, it is not acceptable. If the national and higher national diplomas were obtained in different faculties, it will be considered as long as the applicant can provide a letter from the Head of the Faculty stating that the applicant's qualifications are equal to Matric + 4 years of study. The two different diplomas do not have to relate to each other as long as one of the qualifications relate to the current profession of the applicant.
  - If a national diploma and a B Tech degree are obtained in the same faculty, the national diploma will not be considered an additional qualification. Any other national diploma which can be considered as a building block to a B.Tech degree will not be accepted. A post graduate diploma is required for qualification of a four year degree.
  - Recognition of prior learning will also not be considered as a 3 year degree in case of a university or technikon. Full academic study is required for acceptance of the degree.
- According to the membership criteria, college qualifications are not acceptable, but there are some exceptions to the rule.
  - In the case of Educational Colleges and Nursing Colleges membership will be considered if the applicant already has a 3-year degree along with qualifications from these colleges.
  - In general, the qualifications will be considered if they were obtained at a post-matric college and if it is a college where academic qualifications are obtained.

## 5.2 Faculties of universities of technology:

Not all University of Technology faculties are acceptable for membership. Copies of all the qualifications must be available to determine in which faculty each one has been obtained. The information below indicates the faculties and which courses presented by the faculties, are acceptable and qualify according to PPS' eligibility criteria. A minimum of at least an M.Tech degree or in exceptional circumstances when recognized by respective Professional Associations a B.Tech degree will be acceptable. If the qualification is an addition to an undergraduate degree from a recognized university it will also be accepted. However a diploma must be recognised as a post graduate diploma.

Faculty	For Admission	Not for Admission
<b>Business Management</b>	Business administration, Cost & Management Accounting, Internal Audit, Human Resources, Marketing, Public Relations, Purchasing Management, Taxation, Government Administration, Commercial Administration, Corporate Administration, Credit Management, Real Estate	Secretarial Training, Correctional Services Management
<b>Art &amp; Design</b>	None	Ceramic Design, Dance, Drama, Fine Art, e.g. music, drama, etc., Fashion design & Technology, Graphic & Interior Design, Jewellers design, Photography, Theatre Technology
<b>Science</b>	Chemistry, Clinical Technology, Environmental Health, Biomedical Technology, Food Technology, Radiography (Ultrasound, Nuclear Medicine, Diagnostic, Therapeutic), Nursing (Community Health, Primary Care, Occupational Health), Biotechnology, Optometry, Veterinary Technology, Pulp & Paper	Somatology, Chiropractic, Homeopathic, Dental Technology, Clothing & Hotel Industry
<b>Education</b>	None	Education (Commerce, Natural Science, Post school), Teacher
<b>Applied Communication</b>	Information Technology, Journalism, Computer Science, Language Dynamics, Library Information Structure, Archival Study	None



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Faculty	For Admission	Not for Admission
Engineering	Architectural Technology, Quantity surveying, Construction Management, Civil Surveying, Transportation, Geotechnical, Chemical, Town & Regional planning, Cartography, Electrical Engineering, Mechanical & Process, Production Management Industrial Engineering	None
Natural Science	Nature Conservation, Environmental Health, Agricultural Management, Horticulture, Open Space & Recreation Management	None

## 6. SAQA EVALUATIONS FOR FOREIGN QUALIFICATIONS<sup>4</sup>

If a person has a Namibian qualification or qualifications from abroad an evaluation needs to be obtained from the South African Qualification Association (SAQA). The following procedure will enable an applicant to get the evaluation:

- The applicant must have copies of all qualifications as well as an original subject declaration/s.
- **For applicants abroad:** The applicant can phone SAQA (South African Qualifications Authority) on 012-4315000, or go directly to the SAQA website ([www.saqa.org.za](http://www.saqa.org.za)). All the necessary requirements and forms are available on the website.

Once SAQA has received all the required information and an evaluation has been finalized, a brief evaluation report will be given to the individual with all the relevant detail regarding his qualification.

The PPS eligibility questionnaire with the evaluation form from SAQA can then be submitted to PPS Insurance to determine if the person will qualify for membership of PPS Limited.

PPS Limited will cover the costs of the evaluation if the applicant is found to be eligible for membership.

### Important note:

If qualification copies cannot be submitted due to outstanding funds, PPS Insurance will not consider these applicants for a policy even if a confirmation letter from the university is submitted stating that the applicant has successfully completed the specific qualification.

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<sup>4</sup> Resolutions of submissions to SAQA may take up to 5 weeks.

## 7. UNACCEPTABLE PROFESSIONS

The following professions are not acceptable for PPS membership:

- Chiropractors
- Homeopaths
- Ministers of religion
- Oral hygienists
- Orthotists/Prosthetists
- Graduates in Performing Arts
- Pilots
- Podiatrists
- Secretaries (not including Company Secretaries)
- Teachers (not including University Lecturers)
- Commercial and Financial Accountant and
- Certified Public Accountants

## 8. ELIGIBILITY CRITERIA TO APPLY FOR STUDENT BENEFITS

### 8.1 Definition of a student

A student policyholder is defined as one who is not older than 31ANB (i.e. actual age 30), engaged in an acceptable course of study. Acceptable course of study is defined as:

- Studying towards a profession that would be eligible for PPS membership; and
- Enrolled for the 4th year of a 4, 5 or 6-year or longer degree, or
- Enrolled for an additional recognized qualification e.g. honours, MBA, etc. related to a 3-year degree.

A special student rate applies when a student applies to become a member of PPS Limited and participates in the student product offering of the PPS Insurance, namely its Sickness and Permanent Incapacity Benefits. If the student after graduation wishes to continue paying a reduced rate, a request for continuation of reduced premiums must be clearly specified in the application. This rate is applicable until the member turns 30 actual age.

When a student voluntarily converts to an Ordinary policyholder, it is important to attach a copy of the degree(s) to the application form to enable PPS to convert his/her benefits. The application will not be processed before this is received.

When the compulsory conversion from Student benefits to Ordinary benefits takes place (actual age 30), the member has a grace period of 6 months in which to submit proof of graduation. Should the student fail to

submit his/her confirmation of official graduation/qualification, it will result in the cancellation of the student's benefits and PPS will refund all premiums paid on Ordinary benefits (backdated for 6 months).

Normal practice for reinstatement of cover will apply after cancellation of membership.

## 8.2 Full-time and Part-time students

Both full-time and part-time students are acceptable (subject to entry age limit). If an applicant has completed a 4-year degree and is still studying full time, he will be admitted as a student policyholder, provided he isn't older than 30 BUT if an applicant has a 4-year degree and is studying part-time, he will be admitted as an Ordinary policyholder.

## 8.3 Unemployed graduates

Eligible graduates who have attained their degree and left university, but have not found gainful employment yet, must still submit their proof of qualification to PPS and be converted to an Ordinary policyholder. If the person has not yet found employment within 6 months from the date of conversion, the benefits will be cancelled.

## 9. UNCERTAINTY ABOUT ELIGIBILITY

If there is uncertainty about whether a person qualifies to apply for a policy with PPS Insurance or not, the following procedure should be followed:

- Mention the uncertainty to the client - PLEASE do not raise expectations
- Complete the relevant short questionnaire (Application form for PPS Membership) available from your broker consultant or from the broker's website.
- Send the completed questionnaire to your PPS Insurance Provincial Office.
- Once PPS has confirmed that the person qualifies, the application form can be sent in for processing. It is **very important** that the number that is supplied during the evaluation process is written on the front page of the application form when it is submitted **OR** if a number is not supplied, a copy of the member application form or the confirmation letter stating that the person qualifies must be attached to the application form. If this is not done, an applicant can receive 2 different numbers that can cause many problems later on in the underwriting process.
- *Please note* that it is difficult for PPS to make telephonic evaluations due to the various aspects that are taken into consideration when an applicant is assessed for eligibility.

## 10. THE JOB DESCRIPTION

The requirements for an acceptable job description are:

- If the person is in private practice, the respective practice's letterhead should be used.
- If the applicant is employed, the company's letterhead should be used.
- The job description must clearly refer to the applicant.
- It must be dated.
- The applicant must sign the job description.
- A description of the person's main duties/activities must be provided. A job title alone is inadequate. For example, an Education Department lecturer very often teaches at an ordinary school. It is very important to mention if the person lectures at a private school and mention the name of the school. The admission criteria for the students of a College could be important in the sense that it could give an indication of whether the College would comply with the eligibility criteria.
- Confirmation that the applicant applies his qualification in his profession
- An organisational chart. (if requested)
- Job grading, if available - for example Patterson and Peromnes. (if requested)
- Other information, such as qualifications and income, which is obtained from the Membership application form.

Bear in mind, that the membership application and job description are evaluated as a unit.

## 11. JOB DESCRIPTION ON THE OCCUPATION SPECIFIC RIDER BENEFIT:

The OSRB job description no longer has clinical and non-clinical sections to complete in the application form. The member only needs to keep PPS Informed of their current occupation.

### 11.1 Explanation of Clinical vs. Non-Clinical

At application stage a distinction will be made between clinical and non-clinical functions as declared on the occupational questionnaire in the application form. This task description must state the following:

- Whether the occupation includes Clinical / Non clinical functions:
  - **Clinical** refers to all medical professions involved in surgery, theatre and physically treating patients.
  - **Non Clinical** refers to members rendering services of the following nature: (administration, consulting, supervision/teaching (excl actual teaching)
- It is required that the following be clearly stated:
  - The nominated specialised profession
  - A detailed description of the applicant's daily occupational tasks.
  - Professional such as legal, computing etc.
- Travel for occupational purposes – does travelling form an integral part of the profession e.g. an engineer traveling to sites or a surgeon flying to operate.

## 12. CHANGES IN PROFESSION

A member who changes his/her profession must notify PPS Insurance in writing giving details of the:

- New profession
- New title/designation
- Duties involved in carrying out the new profession
- How his previous qualification/s and experience is being utilized in his new position

The member may be called upon to complete the Member application form and to provide PPS Insurance with a complete job description of his new occupation. A decision will then be taken as to whether the member still qualifies for cover.

### 13. PART-TIME PROFESSIONS

A member, who practices his profession on a part-time basis, can also become a member of PPS Insurance. There is no minimum number of days/hours required as long as he is earning an income using his professional qualifications in his current profession. The Units of Benefit will be calculated based on the income earned by the individual's part-time professional activities in which he is using his professional qualifications, for example an engineer who is practicing part-time and farming on a full-time basis.

Should an existing member decide to practice part-time after practicing his profession full-time, PPS Insurance should be informed in writing. The new gross professional income (GPI) must also be confirmed. If it is less than the GPI on record, the member's units of benefit will be adjusted in line with the actual income.

### 14. POLICYHOLDER CATEGORIES

PPS Insurance distinguishes between certain policyholder categories:

#### 14.1 Ordinary Policyholder

An Ordinary policyholder is a member of PPS Limited who has been granted Ordinary Units of Benefit with PPS Insurance. Satisfactory proof of good health must be submitted before an application can be considered. Ordinary policyholders are entitled to apply for all the products offered by PPS Insurance. See "Accident Policyholder" below for members who don't qualify as Ordinary policyholders due to ill health.

#### 14.2 Special Policyholder

A Special policyholder is someone who has applied for additional Life Cover, but has been declined due to health reasons. This policyholder may hold Units of Benefit in any of the different benefit options including Hospital benefits AND may apply for more additional units of benefit, according to his/her gross professional income per year, BUT can never re-apply for additional Life cover with PPS Insurance.

#### Example:

An applicant applied for units of Ordinary benefit with Life cover in 2000. The units of benefit as well as the Life cover were granted. In 2002, the same applicant applied for additional Life cover, but was declined. Although this policyholder has existing Life cover (granted in 2000), he may never re-apply for additional Life cover with PPS Insurance. NOTE: Special policyholders will receive auto increases

#### 14.3 Accident Policyholder

Someone who qualifies for membership of PPS Limited in all respects, but whose application for admission as an Ordinary policyholder of PPS Insurance is refused because of ill health, may be in the discretion of the Board be admitted as an Accident policyholder.

#### **14.4 Student Policyholder**

A student policyholder is defined as one who is not older than 30 (31 age next birthday), engaged in an acceptable course of study. The student must be studying towards a profession that would be eligible for PPS membership. The student must be enrolled in at least their fourth year of study in a 4, 5 or 6-year or longer degree. The student may be enrolled for an additional recognized qualification e.g. honours, MBA, etc. related to a 3-year degree.

**Note:** The maximum age for a student policyholder is actual age 30. Applicants under the age of 30 may apply for a student policy and may complete a Student Application form for PPS Provider Policy. If the applicant is older than 30, a PPS Provider Policy Application form must be completed and the student will also no longer be eligible for the Student Package.

#### **15. TEMPORARY CESSATION ON PAYMENT OF PREMIUMS (previously non-contributory membership)**

A member is able to temporarily cease payment of premiums on the Professional Health Preserver, Professional Health Provider, Units of Benefit and the Professional Disability Provider for a period of 12 months for one of the following reasons:

- Full-time study
- Retrenchment
- Temporary cessation of practice
- Going overseas (in the short term) to study
- Financial difficulty while working (maximum of 6 months)

Members are not able to claim sickness, disability or PHPreserver or PHProvider benefits and no dividends are allocated to their Apportionment Accounts during this time. No underwriting takes place once the member returns to practicing his profession, except if the policyholder decides to start paying premiums again before the time that he initially indicated that he will resume payment of premiums. A health declaration will be required in this instance. A maximum period on 3 years is allowed in three separate one year periods. The policyholder has to apply for each extension of the one year period up to a maximum of three years.

#### **16. TEMPORARY CESSATION OF PRACTISING A PROFESSION (previously non-contributory membership)**

PPS Insurance also gives their members the option of temporarily ceasing to practice their profession but continue paying their premiums enabling them to enjoy full cover. Here are some reasons why members would temporarily cease to practice their profession and the periods for which they would be covered:

- Leave (one year)
- Further study (one year)
- Unemployment (six months)



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Once the above periods have expired, a member needs to apply for temporary cessation of payment of premiums or cancel their membership.