



INSURANCE FOR  
PROFESSIONALS

## ***PPS Professional Disability Provider™***

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## INTRODUCTION

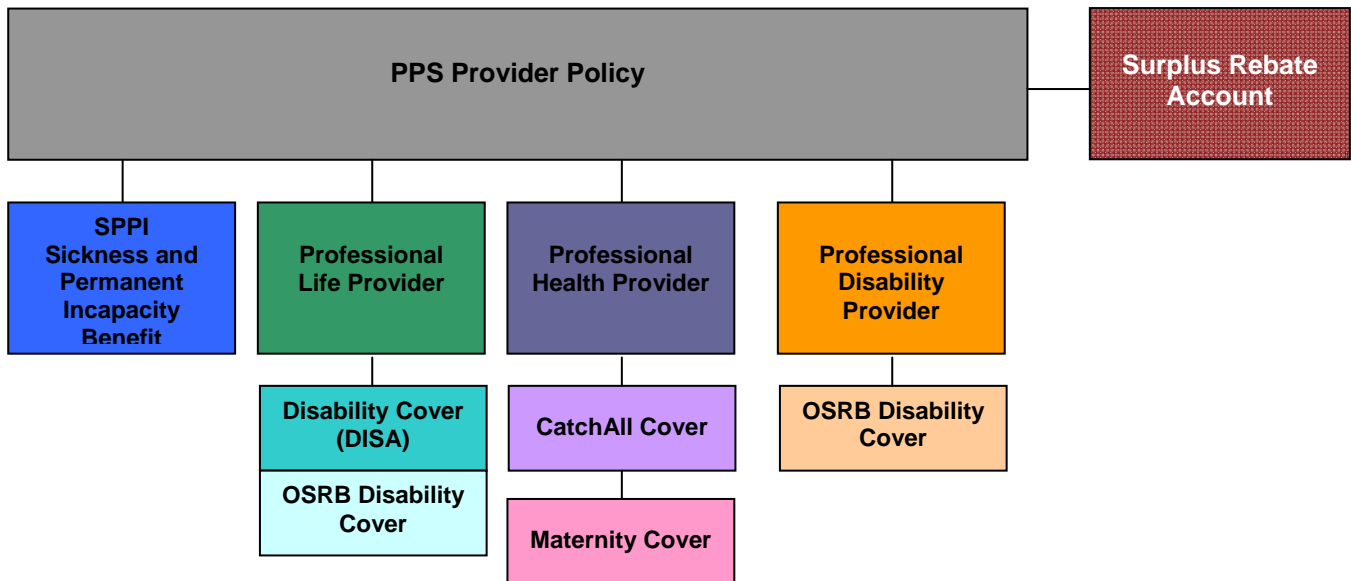
It is important to ensure that in the event of an accident or illness the individual has capital available to deal with the possible financial consequences of disability.

Sudden disability can result in exorbitant expenses and a partial or substantial reduction in family income. An individual needs to be sure that his/her family are well provided for financially, in the event of such a contingency.

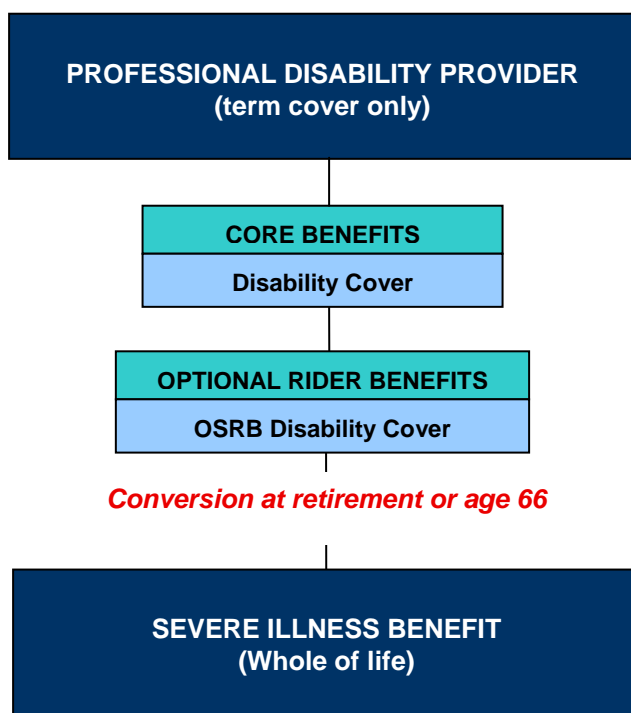
The PPS Professional Disability Provider™ is a product providing disability cover, including Occupation Specific Rider Benefit (OSRB) available if required that together will address these needs. By providing lump sum benefits in the event of disability an individual and his/her family are protected against the impact that these events can have on the family's finances.

## PRODUCT OVERVIEW

The PPS Professional Disability Provider™ is just one of the risk products offered as part of the PPS Provider™ range of products. The PPS Professional Disability Provider™ is a stand-alone product (i.e. the policyholder does not have to have SPPI cover or life cover). A policyholder, who has a PPS Provider™ policy, qualifies for a Surplus Rebate Account (SRA).



**The structure of the PPS Professional Disability Provider™ product:**



The PPS Professional Disability Provider™ is a standalone benefit paying a lump sum in the event of disability. The optional OSRB benefit is available at an additional premium. This OSRB disability benefit ensures that at claim stage the assessment is based on your inability to do your own nominated occupation.

**Underwriting**

- Underwriting is applied in all instances.
- If a policyholder has a pre-existing condition, he/she will be able to apply for cover subject to the underwriting criteria and conditions as per the Chief Medical Officer's underwriting policy.
- The policyholder is not restricted with regards to travel, residence or hazardous pursuits.
- Financial underwriting is applied, based on the policyholder's gross professional income (GPI), in order to determine the maximum cover allowed. Proof of income is required at the discretion of PPS.

**Premiums**

- Premiums are calculated based on the policyholder's age next birthday. Age next birthday is equal to actual age + 1.
- The premiums are not guaranteed.
- There is no differentiation made between male and female or smoker or non-smoker rates for the

Professional Disability Provider.

- An additional premium is payable for the OSRB benefit.

### Premium Pattern

- An **age related** premium pattern is applied to the **Professional Disability Provider cover and OSRB disability cover**, which are term benefits.
- **Age related premium pattern**
  - The premiums for disability cover and OSRB disability cover will be calculated with respect to age next birthday at policy inception and will increase annually thereafter based on the age next birthday of the policyholder.
  - Premiums will increase annually on the first day of the month after the policyholder's birthday.
  - The declared annual increases will result in the cover increasing by the declared percentage on 1 January each year. The premium for this increased cover is based on the policyholder's age next birthday at the time of the increase.
  - If a policyholder wishes to increase his/her sum assured, the premium for the additional amount will be calculated according to his/her age next birthday at that time.

### Premium Frequency

- Premiums are payable monthly, quarterly, semi-annually or annually in advance. The policyholder may select the premium frequency.
- A discount of 5 percent shall be granted on premiums paid twelve months in advance and a discount of 2,5 percent on premiums paid six months in advance.
- Policyholders are able to select a debit order date of either the 1<sup>st</sup> or 15<sup>th</sup> of each month.
- Premiums must be paid before the fifteenth day of the month in respect of which the premium is payable.

### Temporary Cessation of Premium Payments (TCPP)

At the discretion of PPS, a policyholder may temporarily cease paying premiums if he/she temporarily ceases to practice his/her profession due to maternity leave, full-time study or overseas travel. This option is also available for a period of 6 months, when the member has temporary financial difficulty.

The following conditions will apply to the Temporary Cessation of Premium Payments (TCPP):

- Only a period of up to 12 calendar months is allowed at a time.
- A maximum of 36 calendar months in aggregate is allowed.
- No benefit will be payable during the period of non-contribution.
- A policyholder may not apply for TCPP beyond his/her 60<sup>th</sup> birthday.

- If a policyholder wishes to reinstate cover during a non-contributory period (i.e. the TCPP period approved by PPS during which no premiums are paid), before the TCPP period expiry date, he/she will be subject to a full medical as well as financial underwriting.
- If a policyholder wishes to extend this non-contributory period, he/she must provide PPS with two calendar month's notice. The extension will be granted at the discretion of PPS.
- A 3 month waiting period is applied to the Professional Disability Provider, once the non-contributory period has been completed.

### **Commencement of Cover**

- The policyholder will be able to choose the date of commencement of cover on his/her application form.
- The date of commencement selected by the policyholder can be any date in the 30 day period starting from the date on which the application form was completed.
- The actual date of commencement of cover will be subject to PPS accepting the applicant as a risk. Therefore:
  - if the chosen date of commencement is before the underwriting process has been completed, the actual date of commencement will be the date on which PPS accepts the cover; or
  - if the chosen date of commencement is after PPS has completed its underwriting process, the actual date of commencement of cover will be the date indicated by the applicant on the application form.
- If the actual date of commencement is any day other than the 1st day of a month, PPS will calculate a pro-rata premium with respect to the actual date of commencement. This will be collected with the first full premium.

### **Declared Annual Increases**

- Annual benefit increases may be declared, at the discretion of PPS Insurance, to reduce the eroding effects of inflation on benefits.
- Benefits will increase by the declared percentage on 1 January each year.
- Premium for the increased/additional cover is based on the policyholder's age next birthday at the time of the increase.
- The declared annual increase is granted without further medical underwriting.
- The declared annual increases apply to all the benefits on the product.

### **Additional Cover**

- A policyholder may apply for additional disability cover and add OSRB disability cover (subject to the maximum benefit limits).
- Policyholders are re-underwritten when any additional cover is applied for.
- A policyholder will be able to increase the sum assured of his/her disability cover and OSRB disability up to

age 62 next birthday.

### Reduction of Cover

- A policyholder may also reduce the sums assured of the disability cover and/or remove OSRB disability cover subject to the minimum benefit limits.
- The last cover received will be reduced first. This will include removing any loadings or exclusions relating solely to the cancelled portion of the cover.

### Reinstatement of Cover

- If a policyholder does not pay premiums for more than two months his/her cover will cease.
- The policyholder will be able to reinstate the policy, subject to underwriting, if the following conditions are met:
  - All arrear premiums (with interest at the legal rate) are paid within three months of the termination.
  - No benefits shall be payable with respect to any claim events that occurred during the period from the date of termination to the date PPS agrees to reinstate the cover.
  - Cover will be reinstated on the day on which the reinstatement was approved.
  - The new premium will be based on age next birthday of the policyholder at the time of reinstatement

### Changing Occupation

- If a policyholder stops practising his/her qualified profession or changes his/her occupation to one not eligible for PPS membership, then a policyholder will **not** be able to retain his/her disability and OSRB disability cover.
- If a policyholder's new occupation is still related to his/ her qualification and does satisfy the PPS eligibility criteria, then the policyholder's disability and OSRB disability cover will be unaffected.

### Exclusions

No benefits will be paid in terms of the disability cover or the OSRB disability cover or the Severe Illness benefit if a claim for benefits arose directly or indirectly from any of the following events:

- deliberate involvement of the policyholder in war, invasion, hostility, civil war, rebellion, act of foreign enemy, warlike operations and accidental or deliberate explosion of weapons of war, during war or as a result of a previous war;
- deliberate involvement of the policyholder in terrorism, sabotage, or other acts involving violence or the use of force or not, which acts, from its nature or context are done in connection with political, social, religious, ideological or similar causes or objectives;
- deliberate involvement in strikes, labour disturbances, riots and civil commotion;
- atomic energy, nuclear fission or reaction;

- directly or indirectly attributable to, continued by or aggravated by excessive indulgence in liquor or drugs, immorality or disorderly conduct;
- indirectly attributable to, continued by or aggravated by intentionally self-inflicted or intentionally self-induced events, circumstances, disease, illness, injury or disability;
- the result of the consumption of a poisonous substance that would be known by a reasonable person to be harmful;
- due to an act committed by the policyholder that constitutes a breach of any law.

### **Termination of Cover**

The cover will cease on one of the following events occurring:

- when the insured life dies;
- cancellation of the PPS Provider policy by the policyholder;
- cancellation of the PPS Provider policy by PPS Insurance;
- on the day when the life insured no longer is eligible for membership of PPS Limited;
- termination by PPS Insurance Company Board due to material non – disclosure
- non payment of premiums;
- when the term chosen by the policyholder has expired.

### **Surplus Rebate Account (SRA)**

Each policyholder of a PPS Provider policy will automatically be allocated a Surplus Rebate Account (SRA). The Professional Disability Provider is not one of the products which qualify for allocations of PPS operating profits to be made to the SRA.

### **Beneficiaries**

No beneficiaries can be added to the PPS Disability Provider Product.

## PRODUCT FEATURES: CORE BENEFITS

### Stand Alone Disability Cover

#### Benefit Type

The Professional Disability Provider is stand alone disability cover and is not attached to any life cover. This benefit is paid to the policyholder in the event that he/she is unable to work due to an accident or illness.

#### Entry Ages

<b>Minimum entry age</b>	Need to meet PPS eligibility criteria
<b>Maximum entry age</b>	Age 61 actual (age 62 next)

#### Benefit Limits

<b>Minimum</b>	R 100 000
<b>Maximum</b>	R 14 079 906

**Note:** Cover exceeding the limit of R 14 079 906 can be applied for and will be at the discretion of PPS Insurance.

#### Benefit Term

The term of the disability cover is the term specified by the policyholder and will cease either:

- at the end of the fixed/ chosen term; **or**
- at age 66 actual (age 67 next) when it converts automatically to the Whole Life Severe Illness Benefit

#### Premium Pattern

An age related premium pattern is applied.

## **Benefit Payable**

The full disability cover sum assured will be payable in the event that the policyholder satisfies the disability criteria (i.e. submits a successful disability claim).

The following disability criteria will apply if a policyholder submits a disability cover claim:

- The life insured is in the opinion of PPS Insurance, significantly unable to use his/her professional training and knowledge to carry out his/her own profession as well as any other profession that could be carried out by persons with similar or comparable qualifications as a result of a disease, injury or accident; and
- The disability is in the opinion of PPS Insurance, permanent, significant and severe.

The time period to assess the permanence of the condition will vary based on the condition of the policyholder. There is **NO** standard waiting period. The sum assured will only be paid once the disability criteria are met and the condition is seen as irrefutably and unquestionably permanent.

The following list of indicates the types of conditions that will be covered. The list is NOT exhaustive.

### **Central Nervous System:**

- Advanced Stages of Motor Neuron Disease
- Advanced Stages of Multiple Sclerosis
- Advanced Stages of Parkinson's Disease
- Total Loss of Vision
- Total Loss of Hearing
- Total Loss of Speech
- Wheelchair bound
- Paraplegia
- Quadriplegia and Tetraplegia
- Stroke / CVA with significant cognitive dysfunction
- Dementia
- Head trauma with significant cognitive dysfunction
- Total loss of use of dominant hand / both hands

### **Respiratory:**

- End stage Chronic Obstructive Pulmonary Disease (COPD)

### **Gastro-Intestinal:**

- End stage Liver failure

**Neoplastic / Oncology:**

- Malignant tumours stage III and IV
- Benign tumours of the brain with significant cognitive dysfunction

**Infective:**

- End stage AIDS related disease

**Cardio-Vascular:**

- End stage Cardiac failure

**Note:** The abovementioned is applicable to existing and new policyholders.

## **PRODUCT FEATURES: OCCUPATION SPECIFIC RIDER BENEFIT (OSRB DISABILITY)**

### **The Disability Occupation Specific Rider Benefit (OSRB)**

By selecting the Occupation Specific Rider Benefit (OSRB) as a rider on the Professional Disability Benefit, the disability benefit is assessed on the nominated specific occupation at claim stage.

The Occupation Specific Rider Benefit (OSRB) can be added to the disability benefit at any time, subject to underwriting and meeting the entry age criteria.

An additional premium will be paid for this rider benefit and the assessment of the claims based on the nominated specific occupation, as defined below, will apply only whilst this rider benefit is added and the disability benefit is effectively the OSRB disability benefit.

The Occupation Specific Rider Benefit (OSRB) can also be removed at any time and the definition for claim will revert to the disability benefit definition from this date. The additional premium will also no longer be charged.

### **Definition of Claim:**

The definition of claim for this OSRB disability benefit is:

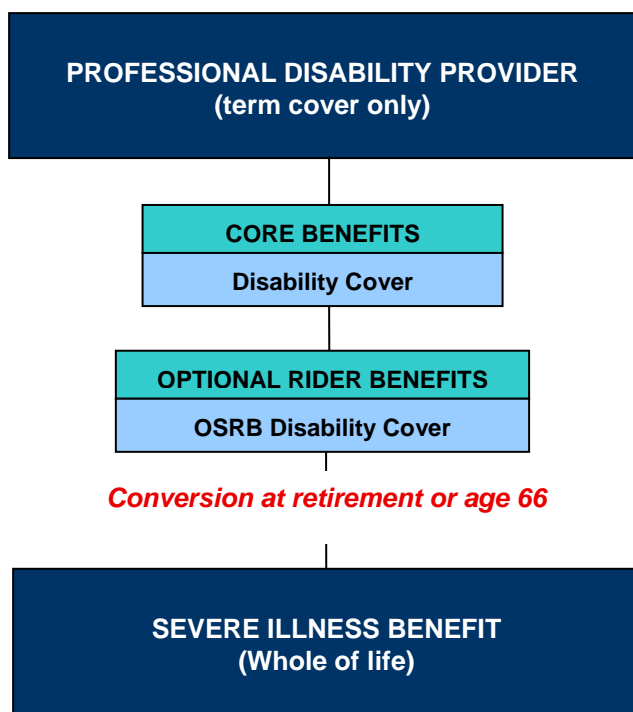
If the life insured is disabled during the benefit term, PPS Insurance will pay the sum assured in respect of the disability benefit.

The disability benefit will only be payable if:

- the life insured is in the opinion of PPS Insurance significantly unable to perform his/her own specific nominated occupation as a result of a disease, injury or accident; and
- the disability is in the opinion of PPS Insurance permanent, significant and severe.

**All the other product features are identical to the Disability Benefit Product Features.**

## CONVERSION TO WHOLE LIFE SEVERE ILLNESS BENEFIT



The PPS Professional Disability Provider™ benefit automatically converts to the PPS Whole Life Severe Illness Benefit and provides cover for a variety of dread disease, physical trauma and impairment conditions. The CatchAll Cover is included at no additional premium. The CatchAll Cover ensures that all serious and permanent medical or physical conditions known and unknown are covered under the contract.

There is no underwriting applicable when converting from the Professional Disability Provider to the PPS Whole Life Severe Illness Benefit.

### When does the Professional Disability Provider convert to the Whole Life Severe Illness Benefit?

The Professional Disability Provider will automatically convert to the Whole Life Severe Illness Benefit if the Professional Disability Provider is still in force at conversion date and the lump sum benefit has not been paid out during a claim. The automatic conversion will be done at the **earliest** of:

- The retirement of the policyholder. The policyholder no longer practices his/her occupation after turning 59 (60 next)
- The policyholder turning 66 (67 next)

## Underwriting

No underwriting will apply at the conversion to the Whole Life Severe Illness Benefit. Any specific underwriting loadings or exclusions present on the Professional Disability benefit will apply to the Severe Illness Benefit automatically. However once the Severe Illness Benefit is in force any additional increase (voluntary) in cover will be fully underwritten. Cover can only be increased between the ages 59 actual (60 next) and 61 actual (62 next).

## Survival Period

Survival periods are applied to these dread disease and impairment conditions.

A **14-day survival period** is applied on all conditions.

Certain conditions have longer periods, to determine the permanence and the severity level, built into the definitions:

- Heart attack, has a 30 days survival period.
- Stroke, has a 3 month survival period.
- Paralysis and loss of use of limbs, have 6 month survival periods (could be less if, at the discretion of PPS Chief Medical Officer, permanence is established earlier).
- Loss of Speech, has 12 month survival period (could be less if, at the discretion of PPS Chief Medical Officer, permanence is established earlier).

## Waiting Periods

There is no initial waiting periods at application.

## Premium Pattern

- Premiums are calculated based on the life insured's age next birthday. Age next birthday is equal to actual age + 1.
- The premiums are not guaranteed.
- The **PPS Whole Life premium** pattern is applied to the **whole of life** Severe Illness Benefit
  - The percentages and premium rates are not guaranteed.
  - The percentage increases are as follows:

Age	Escalating percentage
57 to 66	8%
67 onwards	6%

- The declared annual increases will result in the cover increasing by the declared percentage on 1 January each year. The premium for this increased cover is based on the life insured's age next birthday at the time of the increase.

- If a policyholder wishes to increase the sum assured, the premium for the additional amount will be calculated according to the life insured's age next birthday at that time.

**Severe Illness Benefit cover will cease if one of the following events occurs:**

- When the life insured dies.
- Cancellation of cover by the policyholder.
- Termination of life insured's PPS membership at Holding Company level.
- Cancellation by PPS Insurance Company Board.
- Non-payment of premiums.
- When a valid claim under the Severe Illness Benefit is paid.

**Payment of Claims**

- There are 30 benefit categories under the Severe Illness Benefit.
- Once a benefit (100% of the sum assured) has been paid from any of these benefit categories the Severe Illness Benefit cover will cease.

**Assessment of Claims**

- In addition to other medical criteria, assessment for Severe Illness Benefit claims are done based on the concept of Whole Person Impairment (WPI) established by the American Medical Association's Guide to Permanent Impairment.
- This method is objective and recognised as standard assessment criteria by the global medial industry for impairment claims.
- The term impairment in the concept Whole Person Impairment (WPI) refers to the loss of function in any part of the body.
- Each assessed impairment influences the functioning of the whole person e.g. a heart attack, the heart may still function but the muscle is damaged and therefore not functioning at 100%.

*For Example:*

If a person lost a hand, it would mean that the hand was 100% impaired. This affects the functioning of the arm, which is then 36% impaired. The impairment of the arm in turn affects the functioning of the body as a whole. The whole person is therefore 22% impaired.

*See Annexure 2 – Benefit conditions to claim for the Severe Illness Benefit*

**Cessions**

No cessions will be allowed on the Severe Illness Benefit.

## PRODUCT FEATURES: SEVERE ILLNESS BENEFIT

### Whole of Life Severe Illness Benefit

#### Benefit Type

This is a stand-alone lump sum benefit. Cover is for the life insured's whole of life. Premiums are payable until death or termination of cover.

#### Entry Ages

<b>Minimum Conversion Age</b>	Age 59 (60 next) – at conversion
<b>Maximum Conversion Age</b>	Maximum conversion age 66 (67 next)

#### Benefit Limits (as at March 2009)

<b>Minimum</b>	R 200 000
<b>Maximum</b>	R 4 477 409

#### Note:

- The Severe Illness Benefit cover will be equal to the Professional Disability Provider cover subject to the maximum cover allowed.
- Cover can be increased between the ages 59 actual (60 next) and 61 actual (62 next).
- The premium will be calculated on the Severe Illness Benefit sum assured according to the member's age next birthday at the date of conversion.
- Male and female rates will apply.
- Both loadings and exclusions will apply (those applicable on the disability benefit will automatically apply to the Severe Illness Benefit too).
- Smoker and non smoker rates will apply.

#### Premium Pattern

The PPS Whole Life premium pattern is applied.

### Conditions Covered by Whole of Life Severe Illness Benefit

<b>CARDIOVASCULAR</b>	Cardiovascular*
<b>BLOOD</b>	Aplastic anaemia
<b>NEUROLOGICAL</b>	<ul style="list-style-type: none"> <li>• Stroke</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Motor Neuron Disease</li> <li>• Parkinson's Disease</li> <li>• Dementia / Alzheimer's</li> <li>• Benign Brain Tumour</li> </ul>
<b>TRANSPLANTS</b>	Major organ transplants including: <ul style="list-style-type: none"> <li>• Heart</li> <li>• Lung</li> <li>• Kidney</li> <li>• Liver</li> <li>• Small bowel</li> <li>• Bone marrow</li> </ul>
<b>CANCER</b>	Cancer
<b>MUSCULOSKELETAL</b>	<ul style="list-style-type: none"> <li>• Paralysis</li> <li>• Loss of use of limbs</li> <li>• Amputation</li> </ul>
<b>TRAUMA</b>	<ul style="list-style-type: none"> <li>• Coma</li> <li>• Gunshot wounds</li> <li>• 3<sup>rd</sup> Degree Burns</li> <li>• Accidental HIV infection</li> </ul>
<b>KIDNEY AND UROLOGICAL</b>	Kidney failure
<b>CONNECTIVE TISSUE</b>	<ul style="list-style-type: none"> <li>• Rheumatoid arthritis</li> <li>• SLE with nephritis</li> <li>• Scleroderma</li> </ul>
<b>RESPIRATORY</b>	Respiratory Failure
<b>EAR, NOSE &amp; THROAT</b>	<ul style="list-style-type: none"> <li>• Loss of hearing (limited to age 70)</li> <li>• Loss of speech</li> </ul>
<b>GASTROINTESTINAL</b>	<ul style="list-style-type: none"> <li>• Ulcerative colitis</li> <li>• Crohn's Disease</li> <li>• Liver Failure</li> <li>• Chronic Pancreatitis</li> </ul>
<b>VISUAL</b>	Loss of sight
<b>CATCHALL BENEFIT</b>	All known and unknown serious and permanent physical and medical conditions

\*Cardiovascular includes the conditions:

- Heart attack.
- Cardiac surgery and procedures.
- Cardiomyopathy.

*See Annexure 2 – Benefit Conditions to Claim for Severe Illness Benefit*

### **Benefit Term**

The benefit term of Severe Illness Benefit after conversion from Professional Disability Provider will be for whole of life.

### **Premium pattern**

- The PPS Whole Life premium pattern will apply to the whole of life Severe Illness Benefit after conversion.
- Premiums for these benefits might increase upon conversion from term to whole of life cover for the **new** sum assured that will be limited to R 4 477 409.

## SUMMARY OF THE FEATURES OF THE PPS PROFESSIONAL DISABILITY PROVIDER™

	DISABILITY COVER
<b>Disability Cover (DISA)</b>	<ul style="list-style-type: none"> <li>• Non-accelerated benefit, stand alone disability cover</li> <li>• Policyholder may choose sum assured and term</li> <li>• Premium pattern is age related.</li> <li>• The full benefit will be payable in the event that the policyholder satisfies the disability criteria.</li> <li>• Limited to a maximum of R 14 079 906, can apply for more at PPS discretion</li> <li>• Cover will cease if a policyholder changes occupation to one not eligible for PPS membership.</li> <li>• OSRB disability is available at an additional premium</li> </ul> <p><b>Term cover only</b> Disability cover will cease either:</p> <ul style="list-style-type: none"> <li>• at the end of the fixed term, or</li> <li>• at age 66 actual age.</li> </ul>

## SUMMARY OF THE FEATURES OF THE SEVERE ILLNESS BENEFIT (*After conversion*)

	Severe Illness Benefit
<b>Type of Cover</b>	Stand-alone lump sum benefit, payable in the event of dread disease, trauma or physical impairment.
<b>Eligibility</b>	From retirement at age 59 (60 age next birthday)
<b>Maximum entry age</b>	66 actual (67 age next birthday)
<b>Benefit limit</b>	R 4 477 409
<b>Benefit Term</b>	<p><b>Whole of life cover</b></p> <ul style="list-style-type: none"> <li>• Whole of life i.e. until death or 100% claim</li> </ul>
<b>Declared Annual Increase</b>	<ul style="list-style-type: none"> <li>• Annual benefit increases may be declared, at the discretion of PPS Insurance, to reduce the eroding effects of inflation on benefits.</li> <li>• Benefits will increase by the declared percentage on the 1<sup>st</sup> of January each year.</li> <li>• Annual cover increase is granted without further medical underwriting.</li> <li>• Premiums for the increased sum assured are based on age next birthday at increase.</li> </ul>
<b>Benefit Cover Increase &amp; Decreases</b>	<ul style="list-style-type: none"> <li>• Subject to underwriting and maximum age and benefit limits</li> <li>• Cover may be reduced - the last cover received will be reduced first. This will include removing any loadings and exclusions relating solely to the cancelled portion of the cover.</li> </ul>
<b>Cessation of Cover</b>	<p>Severe Illness Benefit cover will cease when:</p> <ul style="list-style-type: none"> <li>• The life insured dies.</li> <li>• Cancellation by the policyholder.</li> <li>• Non – payment of premiums.</li> <li>• Termination of life insured's PPS membership at Holding Company level.</li> <li>• Cancellation by PPS Insurance Company Board.</li> </ul>

	<ul style="list-style-type: none"> <li>When a valid claim under the Severe Illness Benefit is paid.</li> </ul>
<b>Reinstatement of Cover</b>	<ul style="list-style-type: none"> <li>Cover will cease if premiums are not paid for more than two months.</li> <li>Reinstatement is allowed, subject to underwriting, if all arrear premiums (with interest at the legal rate) are paid within three months of the termination.</li> <li>No benefits shall be payable during the period from the date of termination to the date PPS agrees to reinstate the cover.</li> <li>No benefits shall be payable with respect to any claim events that occurred during the period from the date of termination to the date PPS agrees to reinstate the cover.</li> </ul>
<b>Underwriting</b>	<ul style="list-style-type: none"> <li>Loadings and exclusions will apply.</li> <li>Smoker and non smoker rates are applicable.</li> <li>Male and female rates are applied.</li> </ul>
<b>Premium Pattern</b>	<ul style="list-style-type: none"> <li><b>Whole of life:</b> PPS Whole Life premium pattern</li> </ul>
<b>Premium Frequency</b>	<ul style="list-style-type: none"> <li>Premiums are payable monthly, quarterly, semi-annually or annually in advance.</li> <li>A discount of 5 percent is granted on premiums paid twelve months in advance and a discount of 2,5 percent on premiums paid six months in advance.</li> <li>The policyholder may select the premium frequency.</li> </ul>
<b>Waiting Periods</b>	No waiting period applied on application.
<b>Survival periods</b>	<p>A <b>14-day survival period</b> on all conditions is applied.</p> <p>Certain conditions have longer periods to determine the permanence or severity, built into the definitions:</p> <ul style="list-style-type: none"> <li>Heart attack has a 30 day survival period.</li> <li>Stroke has a 3 month survival period.</li> <li>Paralysis and loss of use of limbs have 6 month survival periods (could be less if, at the discretion of PPS CMO, permanence established earlier).</li> <li>Loss of Speech has a 12 month survival period (could be less if, at the discretion of PPS CMO, permanence established earlier).</li> </ul>
<b>Cessions</b>	<ul style="list-style-type: none"> <li>No cession will be allowed on the Severe Illness Benefit</li> </ul>
<b>Claims</b>	Once a benefit (100% of the sum assured) has been paid from any of the benefit categories, the Severe Illness Benefit will cease.

<b>Conditions Covered</b>	<p><b>Cardiovascular</b> (heart attack cardiac surgery and procedures and cardiomyopathy)</p> <p><b>Blood</b> Aplastic anaemia</p> <p><b>Neurological</b></p> <ul style="list-style-type: none"> <li>• Stroke</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Motor Neuron Disease</li> <li>• Parkinson's Disease</li> <li>• Dementia / Alzheimer's</li> <li>• Benign Brain Tumour</li> </ul> <p><b>Transplants</b></p> <ul style="list-style-type: none"> <li>• Transplants (heart, lung, kidney, liver, small bowel)</li> <li>• Bone marrow</li> </ul> <p><b>Cancer</b></p> <p><b>Musculoskeletal</b></p> <ul style="list-style-type: none"> <li>• Amputation</li> <li>• Paralysis (Quadriplegia/Paraplegia)</li> <li>• Loss of use of limbs</li> </ul>	<p><b>Trauma</b></p> <ul style="list-style-type: none"> <li>• Coma</li> <li>• Gunshot wounds</li> <li>• 3<sup>rd</sup> degree burns</li> <li>• Accidental HIV infection</li> </ul> <p><b>Kidney and Urological</b></p> <ul style="list-style-type: none"> <li>• Kidney failure</li> </ul> <p><b>Connective Tissue</b></p> <ul style="list-style-type: none"> <li>• Rheumatoid arthritis</li> <li>• SLE with nephritis</li> <li>• Scleroderma</li> </ul> <p><b>Visual</b></p> <ul style="list-style-type: none"> <li>• Loss of sight</li> </ul> <p><b>Respiratory</b></p> <ul style="list-style-type: none"> <li>• Respiratory Failure</li> </ul> <p><b>Ear, Nose &amp; Throat</b></p> <ul style="list-style-type: none"> <li>• Loss of hearing</li> <li>• Loss of speech</li> </ul> <p><b>GastroIntestinal</b></p> <ul style="list-style-type: none"> <li>• Ulcerative Colitis</li> <li>• Crohn's Disease</li> <li>• Liver Failure</li> <li>• Chronic Pancreatitis</li> </ul>
	<p><b>CatchAll Cover</b></p> <ul style="list-style-type: none"> <li>• Provides cover for all known and unknown serious and permanent physical and medical conditions.</li> </ul>	

## FEATURES OF THE PROFESSIONAL DISABILITY PROVIDER

- Disability cover will reduce the financial impact, on policyholders or their loved ones, in the event of the disablement of the policyholder.
- Policyholders with disability cover are not restricted in terms of travel or residence.
- No loadings or exclusions are applied to policyholders who are involved in hazardous pursuits, for example extreme sports like scuba diving, climbing and flying.
- The policyholder can select the term of disability cover required. Thus the product provides cover that is flexible enough to match the policyholder's changing circumstances.
- Disability cover protects individuals against the risk of becoming permanently unable to perform duties of their chosen profession by providing a lump sum payout. A lump sum payout allows an individual to settle debts immediately and pay for any lifestyle changes the disability may require e.g. modified motor vehicle.
- OSRB disability gives the added protection of a payout based on own nominated occupation
- The member has an added benefit that will convert the PPS Professional Disability Provider at retirement to a Severe Illness Benefit.
- The range of conditions covered under the PPS Severe Illness Benefit is comprehensive and CatchAll Cover ensures that the lives insured are covered for almost any eventuality in terms of serious, permanent medical and physical conditions.

## ANNEXURE 2

### BENEFIT DEFINITIONS TO CLAIM FOR SEVERE ILLNESS BENEFIT

#### 1. CARDIOVASCULAR

##### a. HEART ATTACK

**Definition:**

Means the death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. The diagnosis shall be supported and the severity level confirmed if the following criteria are present and confirmed by a cardiologist at least 30 days after the event.

- Clinical features including typical chest pain;
- Confirmatory new electrocardiogram changes (ECG) changes;
- Diagnostic elevation of specific cardiac markers, such as CK-MB or troponin.

**Exclusions:**

- Acute coronary syndrome without infarction; stable or unstable angina.
- Payment of MI excludes Cardiomyopathy benefits and vice versa.

**Severity A – 100%**

Four out of the seven criteria to apply:

- Occasional cardiac symptoms on exertion (Grade II NYHA)
- Resting ECG: Persistent Q-waves remain over time
- Stress ECG: Significant ST segment changes of 1 – 2 mm or cardiac symptoms occurring during exercise (chest pain, dizziness, dyspnoea)
- 30 Day post infarction ejection fraction less than 49% and echo evidence of myocardial damage, e.g. akinesis or dyskinesis
- Angiography (if performed): Three vessels significantly diseased \*
- Any cardiac medication to control cardiac symptoms in addition to prophylactic medication e.g. aspirin, statins; Betablockers
- Atrial fibrillation or any cardiac arrhythmias

\* *Main vessels, e.g. Circumflex, Right Coronary Artery, Left Anterior Descending*

##### b. CARDIAC SURGERY AND PROCEDURES

**Definition:**

The completion of cardiac surgery by a cardio-thoracic surgeon. Submissions from the hospital and reports from the cardio-thoracic surgeon or cardiologist will be required.

### **Severity A – 100%**

- Heart valve replacement of one or more heart valves by means of open heart surgery (thoracotomy)
- Coronary artery bypass grafting (CABG) of 3 or more main vessels

### **c. CARDIOMYOPATHY**

#### **Severity A – 100%**

Cardiomyopathy confirmed on echocardiogram and resulting in permanent and irreversible physical impairments to the degree of at least Class III of the New York Heart Association Classification of Cardiac Impairment with METS < 5 or EF  $\leq$  30% based on an average of 2 readings 3 months apart.

## **BLOOD**

### **2. APLASTIC ANAEMIA**

#### **Severity A – 100%**

Irreversible bone marrow failure resulting in anaemia, neutropenia and thrombocytopenia. The diagnosis must be based on a bone marrow biopsy.

Two out of the following three values must be present:

- Absolute neutrophil count of 500 per cubic millimetre or less;
- Absolute reticulocyte count of 20,000 per cubic millimetre or less; and
- Platelet count of 20,000 per cubic millimetre or less.

## **NEUROLOGICAL**

### **3. STROKE**

#### **Definition:**

Any cerebrovascular incident or stroke producing neurological sequelae lasting more than **24 hours** and including infarction of brain tissue, haemorrhage and embolisation from an extracranial source. Evidence of permanent and significant neurological damage must be confirmed by a neurologist approved by PPS Insurance **3 months** after the event. Signs appropriate to the brain area affected must be present.

#### **Exclusions:**

Transient ischaemic attacks (TIA's), reversible ischaemic neurological deficit, cerebral symptoms due to migraine, cerebral injury resulting from trauma or hypoxia and vascular disease affecting the eye or optic nerve as well as ischaemic disorders of the vestibular system are excluded.

#### **Severity Levels:**

Using the Whole Person Impairment rating from the American Medical Association Guide to the Evaluation of

Permanent Impairment. This takes into account all parts of the body that may be affected.

**Severity A – 100%**

Whole Person Impairment of 20% or above

**4. MULTIPLE SCLEROSIS**

**Definition:**

Means the life insured has Multiple Sclerosis confirmed by CT or MRI scan, where the condition is characterised by the demyelination in the brain and spinal cord. There must be more than one clearly distinct episode of well-defined neurological deficit causing persisting neurological deficit, which remains permanent. A consultant neurologist approved by PPS Insurance must confirm the diagnosis.

**Exclusions:**

A single episode of Multiple Sclerosis from which remission occurred.

**Severity Levels:**

Using the Whole Person Impairment rating from the American Medical Association Guide to the Evaluation of Permanent Impairment. This takes into account all parts of the body that may be affected.

- **Severity A – 100%**

Whole Person Impairment of 20% or above

**5. MUSCULAR DYSTROPHY**

**Definition:**

Unequivocal diagnosis of Muscular Dystrophy by a consultant neurologist as approved by PPS Insurance.

**Severity Levels:**

Using the Whole Person Impairment rating from the American Medical Association Guide to the Evaluation of Permanent Impairment. This takes into account all parts of the body that may be affected.

**Severity A – 100%**

Whole Person Impairment of 20% or above

**6. MOTOR NEURON DISEASE**

**Definition:**

Unequivocal diagnosis of Motor Neuron Disease (Amyotrophic lateral sclerosis) by a consultant neurologist as approved by PPS Insurance.

**Exclusions:**

Nervous lesions of inflammatory or toxic origin.

**Severity Levels:**

Using the Whole Person Impairment rating from the American Medical Association Guide to the Evaluation of Permanent Impairment. This takes into account all parts of the body that may be affected.

**Severity A – 100%**

Whole Person Impairment of 20% or above

## 7. PARKINSON'S DISEASE

**Definition:**

Means the life insured has Parkinson's Disease where the condition cannot be significantly controlled with treatment and results in signs of progressive incapacity.

**Exclusions:**

Parkinsonism resulting from the side effects of medication; alcohol, drug-induced or toxic causes of Parkinson's disease.

**Severity A – 100%**

Whole Person Impairment of 25% or above.

## 8. DEMENTIA OR ALZHEIMER'S DISEASE

**Definition:**

Whilst practicing as a professional, means the life insured has Alzheimer's Disease or other Dementia. The diagnosis must confirm permanent irreversible failure of brain function and result in significant cognitive impairment for which no other recognisable cause can be identified. Significant cognitive impairment means a deterioration or loss of intellectual capacity. An appropriate specialist approved by PPS Insurance must confirm the diagnosis.

In retirement, means the life insured has Alzheimer's Disease or other Dementia. The diagnosis must confirm permanent irreversible failure of brain function and result in significant cognitive impairment needing constant supervision for which no other recognisable cause can be identified. An appropriate specialist approved by PPS Insurance must confirm the diagnosis.

**Exclusions:**

Alcohol or drug related dementia.

**Severity A – 100%**

Significant cognitive impairment with loss of intellectual capacity.

**9. BENIGN BRAIN TUMOUR**

**Severity A – 100%**

Means a life-threatening, non-malignant tumour in the brain, giving rise to characteristic symptoms of increased intracranial pressure such as papilloedema, mental symptoms, seizures and sensory impairment. The tumour must result in neurological deficit causing at least 25% Whole Person Impairment that is permanent. The presence of the underlying tumour must be confirmed by imaging studies such as CT Scan or MRI. Cysts, granulomas, cholesteatomas, haematomas, malformations in or of the arteries or veins of the brain or spine are excluded.

**TRANSPLANTS**

**10. MAJOR ORGAN TRANSPLANT**

**Severity A – 100%**

On completion of one or more transplants of the heart, lung, liver, kidney, small bowel or bone marrow as a recipient.

**Exclusions:**

Excluding the transplantation of the Islets of Langerhans only; stem cells; transplant of all other organs, parts of organs or tissue is excluded.

**CANCER**

**11. CANCER**

**Definition:**

Means the presence of one or more malignant tumours characterised by uncontrolled growth and spread of malignant cells and the invasion or destruction of normal tissue. Must be confirmed by a histology report from an accredited pathology laboratory.

**Exclusions:**

- Tumours showing the malignant changes of Carcinoma-in-situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant are excluded.
- All skin cancers localised or infiltrating including, but not limited to, the following are excluded:
  - Hyperkeratosis
  - basal cell carcinoma

- squamous cell carcinoma
- melanomas of less than 1.0mm (Breslow method) depth.
- Non-life threatening prostatic cancers which are histologically described as TNM classification T1a and T1b (but not T1c) or of another equivalent or lesser qualification, papillary micro-carcinoma of the thyroid or bladder, chronic lymphocytic leukaemia less than RAI stage 1.

#### Severity A – 100%

- Cancer, Stage IV, showing lymphatic or blood spread to distant lymph nodes or distant metastases, or
- Cancer, Stage III, within organ of origin with spread to regional lymph nodes
- Chronic Lymphocytic Leukaemia Stage 3 or 4
- Stage 3 or 4 Lymphomas
- Acute Myeloid Leukaemia (AML)

### MUSCULOSKELETAL

#### 12. PARALYSIS (Quadriplegia/Paraplegia)

##### Severity A – 100%

Total and permanent loss of function of two or more limbs after **6 months** as a result of injury to or disease of the spinal cord. Limb is defined as the complete arm or the complete leg. The **6-month** waiting period may be waived at the discretion of PPS Insurance.

##### Exclusions:

Partial or temporary paralysis.

#### 13. LOSS OF USE OF LIMBS (only 1 benefit should be paid in this instance)

##### Definition:

Total, permanent and irreversible loss of or loss of use of any of the limbs listed either due to injury or disease. For loss of use of limbs, maximum medical improvement must have been reached with little or no chance of further improvement as approved by a Specialist nominated by PSS after a period of **6 months**

The **6-month** waiting period may be waived at the discretion of PPS Insurance.

Limb	Maximum benefit for condition	Severity level
Both hands	Sum Assured	A
One arm	Sum Assured	A
Both arms	Sum Assured	A
Both legs	Sum Assured	A

## TRAUMA

### 14. COMA

#### Severity A – 100%

Failure of cerebral function characterised by total unresponsiveness to all external stimuli, persisting continuously with the use of a life support system for a period of at least **96 hours**.

#### Exclusions:

Coma resulting directly from alcohol or drug abuse is excluded.

### 15. GUNSHOT WOUNDS

#### Severity A – 100%

Penetrating gunshot wound to the head, neck, chest, abdomen or pelvic area requiring surgical intervention by means of a craniotomy, thoracotomy or laparotomy.

#### Exclusions:

Superficial gunshot wounds, gunshot wounds to the legs (including hips), gunshot wounds to the arms (including shoulders).

### 16. 3<sup>RD</sup> DEGREE BURNS

#### Severity A – 100%

Tissue injury caused by thermal, electrical or chemical agents causing third degree or full thickness burns to at least 20% of the body surface area as measured by the Rule of Nines or the Lund or Browder Body Surface Chart.

### 17. ACCIDENTAL HIV INFECTION

#### Severity A – 100%

Infection by any Human Immunodeficiency Virus or being diagnosed as having Acquired Immune Deficiency Syndrome if the infection can be proved to the satisfaction of PPS Insurance as being due to:

- The result of an accident during the course of carrying out normal occupational duties as a medical or dental practitioner registered with the Health Professions Council of South Africa (HPCSA).
- The transfusion of infected blood or blood products from a transfusion service recognised by PPS Insurance in the Republic of South Africa. The institution that provided the blood must admit liability.
- Indecent assault. The offense must have resulted in the opening of a criminal case by the police.

In the case of accidental HIV infection while carrying out normal occupational duties or as the result of indecent assault, any incident giving rise to a potential claim must be:

- Reported to PPS Insurance within **10 days** of the incident and
- Be supported by a negative HIV antibody test, taken within **3 days** of the incident.
- Prophylactic treatment must be taken for a full period of 28 consecutive days to the satisfaction of PPS Insurance.

**Exclusions:**

Infection in any other manner, including infection as a result of sexual activity or intravenous drug use. This benefit will not apply in the case that an internationally recognised medical cure is found for AIDS.

**KIDNEY AND UROLOGICAL**

**18. KIDNEY FAILURE**

**Severity A – 100%**

Chronic irreversible kidney failure requiring continuous regular dialysis.

**Exclusion:**

Acute kidney failure requiring short-term dialysis.

**CONNECTIVE TISSUE**

**19. RHEUMATOID ARTHRITIS**

**Severity A – 100%**

Widespread chronic progressive joint destruction with significant deformity affecting at least three major joint groups (e.g. feet, hands, hips, knees, wrists).

In addition to this, four of six criteria are required:

- Morning stiffness
- Soft tissue swelling in 3 joint groups
- Symmetrical swelling in joints
- Presence of rheumatoid nodules
- Elevated rheumatoid factor
- Appropriate radiographic changes

**20. SYSTEMIC LUPUS ERYTHEMATOSUS WITH NEPHRITIS**

**Severity A – 100%**

Systemic lupus erythematosus will be restricted to those forms of systemic lupus erythematosus, which involve the kidneys (Type III to Type V Lupus nephritis, established by renal biopsy, and in accordance with the

WHO classification). Other forms, discoid lupus and those forms with haematological and joint involvement will be specifically excluded. The final diagnosis is to be supported by a certified doctor specialising in Rheumatology and Immunology as approved by PPS Insurance.

**Exclusions:**

Discoid lupus and those forms with haematological and joint involvement will be specifically excluded.

**21. SCLERODERMA**

**Severity A – 100%**

A multisystem disorder of unknown cause characterised by fibrosis of the skin, blood vessels and visceral organs including the gastrointestinal tract, lungs, heart and kidneys.

Diagnosis must be supported by biopsy and the disorder should have affected one of the following; pulmonary, cardiac, gastro – intestinal, renal. Cutaneous scleroderma and sclerodactyly are specifically excluded.

**RESPIRATORY**

**22. RESPIRATORY FAILURE**

**Severity A – 100%**

End stage lung disease. Both of the following must be fulfilled:

- Proof of necessary and permanent oxygen therapy for at least 8hrs/day and
- FEV1 test results of less than 1 litre

**GASTROINTESTINAL**

**23. ULCERATIVE COLITIS**

**Severity A – 100%**

For the purposes of this policy, Ulcerative Colitis shall mean acute Fulminant Ulcerative Colitis with life threatening electrolyte disturbances usually associated with intestinal distention and a risk of intestinal rupture. It must involve the entire colon with severe bloody diarrhoea and systemic signs and symptoms and for which the treatment is total colectomy and/or ileostomy. Diagnosis must be based on histopathological features. Surgery in the form of colectomy and/or ileostomy should form part of the treatment.

**24. CROHN'S DISEASE**

**Severity A – 100%**

Crohn's disease is a chronic granulomatous inflammatory disease. The disease must require surgical intervention after one of the following:

- fistula formation, or

- intestinal obstruction, or
- intestinal perforation

of 2 or more sites.

The characteristic post-surgical histopathological features must confirm diagnosis.

## **25. LIVER FAILURE**

### **Severity A – 100%**

Liver Failure means end stage liver failure with permanent jaundice, ascites or encephalopathy

## **26. CHRONIC PANCREATITIS**

### **Severity A – 100%**

Pancreas transplant including partial transplant of the pancreas.

## **EAR NOSE AND THROAT**

## **27. LOSS OF HEARING**

### **Severity A – 100%**

Means irrecoverable Loss of Hearing in both ears, with an auditory threshold of more than 90 decibels, as a result of sickness or injury. No benefits will be payable if in the opinion of PPS Insurance a hearing aid, device, or implant could result in the partial or total restoration of hearing.

## **28. LOSS OF SPEECH**

### **Severity A – 100%**

Means the complete and irrecoverable loss of speech as a result of sickness or injury. The loss of the ability to speak must be established after a period of 12 months.

No benefits will be payable if in the opinion of PPS Insurance any aid, device, treatment or implant could result in the partial or total restoration of speech.

There is a 12 month waiting period for this benefit. This may be waived at the discretion of PPS Insurance for certain medical conditions only.

## VISUAL

### 29. LOSS OF SIGHT

#### Severity A – 100%

Total irreversible loss of sight in both eyes as confirmed by an ophthalmologist as a result of injury or disease with a best corrected visual acuity of 6/120 or less.

#### Exclusion:

Temporary visual impairment that can be corrected, by medical or surgical treatment, implants or appliances.

### 30. CATCHALL BENEFIT

#### Claims will be admitted under this benefit if;

- The condition does not fall under any of the Severe Illness Benefit categories, regardless of whether the claim was admitted under that condition or not.

In addition, the claim must be pursuant to the occurrence of a serious medical or physical condition that;

- results in at least a class 4 rating in the AMA “Guidelines to the Evaluation of Permanent Impairment” and results in a Whole Person Impairment (WPI) severity of at least 50%; **and**
- results in confinement to a bed or wheelchair, for lives insured older than 75; **and**
- is permanent and unlikely to change in spite of further medical or surgical treatment.