

## Critical illness benefit

The Hollard Group Risk Critical illness benefit enables an insured to fund lifestyle changes in the unfortunate event of being diagnosed with a critical illness. We've recently updated our product with what we consider to be more relevant and valuable.

We now offer our Critical illness benefit on a stand-alone basis which means that it no longer needs to be attached to an existing death benefit, although the original death and critical illness benefit option is still available.

### Critical illness benefit options

- Death and critical illness benefit:** the insured is covered for a death benefit underwritten by us. The death benefit must be greater than or equal to the critical illness benefit. If we pay a critical illness benefit for an insured, we will reduce the insured's death benefit by the amount we paid for the critical illness. If the insured survives for a specified period after being diagnosed, we will restore the death benefit back to the level it was before the diagnosis. This period is called the survival period and clients can select a survival period of 30, 90 or 120 days.
- Stand-alone critical illness benefit:** the insured does not have to have a death benefit in place. We will only pay the benefit if the insured survives for a period of 14 days from the date of the occurrence of the critical illness.

### Summary of Critical illness benefit plans

We've also extended our Critical illness product range and we now provide cover for up to 17 critical illness conditions that are available in a choice of three plans: Premier Plus, Premier and Standard as tabulated below.

Critical Illness	Premier Plus	Premier	Standard
Heart attack (level A to D)	100%	Disclosure grid	Disclosure grid
Coronary artery bypass graft (level A to D)	100%	Disclosure grid	Disclosure grid
Stroke (level A to D)	100%	Disclosure grid	Disclosure grid
Cancer (level A to D)	100%	Disclosure grid	Disclosure grid
Kidney failure	100%	100%	100%
Major Organ transplant	100%	100%	100%
Loss of limbs	100%	100%	100%
Major burns	100%	100%	100%
Total blindness	100%	100%	100%
Coma	100%	100%	100%
Multiple sclerosis	100%	100%	100%
Alzheimer's Disease	100%	100%	N/A
Motor Neuron Disease	100%	100%	N/A
Parkinson's Disease	100%	100%	N/A
Benign Brain Tumour	100%	100%	N/A
Accidental HIV	100%	100%	N/A
Surgical repair for any structural defects of the heart	Disclosure Grid	Disclosure Grid	Disclosure Grid

## Critical illness benefits disclosure grid

Five of the critical illness conditions are measured on a scale according to the level of severity of the condition, at the time of claim. This scale is consistent with the requirements set out by the Association for Savings and Investment SA (ASISA) and the Standardised Critical Illness Definitions Project (SCIDEP).

The disclosure grid sets out the benefit which is payable based on the level of severity of the critical illness condition. Where the benefits are not scaled according to severity level, 100% of the benefit will be payable if the criteria to qualify for the condition is met.

### Scaled benefits:

	Level A Most Severe	Level B Moderate impairment	Level C Mild impairment	Level D Almost full Recovery
<b>Heart attack</b>	100%	75%	50%	25%
<b>Coronary artery bypass graft</b>	100%	100%	100%	100%
<b>Stroke</b>	100%	75%	50%	25%
<b>Cancer</b>	100%	75%	50%	25%
<b>Surgical repair for any defects of the heart</b>	100%	75%	50%	25%

### Non-scaled benefits:

The remaining 12 critical illness conditions are covered at 100% of the benefit:

<b>Kidney failure</b>	100%
<b>Major organ transplant</b>	100%
<b>Loss of limbs</b>	100%
<b>Major burns</b>	100%
<b>Total blindness</b>	100%
<b>Coma</b>	100%
<b>Multiple sclerosis</b>	100%
<b>Alzheimer's Disease</b>	100%
<b>Motor Neuron Disease</b>	100%
<b>Parkinson's Disease</b>	100%
<b>Benign Brain Tumour</b>	100%
<b>Accidental HIV</b>	100%

For more information on these enhancements, please contact your Hollard Group Risk Consultant.

Please refer to the policy document for the complete terms and conditions, a copy of which can be requested from Hollard. In the event of any dispute or any discrepancy between this document and the provisions of the policy, the policy will prevail. Hollard Group Risk, a division of Hollard Life Assurance Company Limited. Registration number 1993/001405/06. Hollard is an authorised financial services provider. FSP number 17697. V.4