

Educator

The Hollard Group Risk educator benefit provides the employee's family with financial protection against the high cost of education in the event of the death of the insured parent. The educator benefit is made available as an add-on benefit to the unapproved death benefit.

Are all children covered?

When we refer to a child under this benefit we mean an unmarried, financially dependent child of the insured parent including a posthumous child, a stepchild, a legally fostered child, an adopted child and a mentally disabled or permanently, totally physically disabled child.

To qualify for the benefit the child must be enrolled at an educational institution and cannot be older than 24 years of age.

We do limit the number of children that will be covered by the policy and the number of children covered is set out on the quotation and on the policy schedule.

Will we pay for any school?

We will pay the benefit if a child is enrolled at an educational institution. This means that we will pay the benefit if the child is enrolled at any pre-primary school, school or tertiary educational institution registered with the South African Department of Education but excluding aftercare. If the child is enrolled at an educational institution outside of the Republic of South Africa, then the international schools must be registered with an equivalent department of education in the relevant country, and any international tertiary institution must be registered with the International Association of Universities.

If the child is not of school-going age then the benefit payment will not allow for private school rates unless the child has an older sibling at a private school at the insured parent's date of death, or the child was enrolled to attend a private school before the insured parent's date of death.

What happens if a child changes school?

If the child changes educational institutions we will continue to pay the benefit, but we will not pay a higher benefit than the amount that we would have paid before the change, after we have allowed for any inflationary increase.

When the child changes from primary school to high school, we will allow for an increase in the tuition fees, subject to a maximum increase of 30% in the amount that we paid before the change.

When the child changes from high school to a tertiary institution we will allow for the increase in tuition fees, subject to the maximum benefit as set out in the policy schedule.

What happens if a child fails?

If a child who is in either primary or high school fails a school year, we will pay for the child to repeat the year, but the benefit will be limited to 33% of the tuition fees payable. If the child fails a second school year, we will not pay the benefit until the child has passed and progressed to the next grade.

If a child is attending a tertiary institution and fails according to the policies of the educational institution, we will not pay for the -child to repeat any module and/or subject.

How to submit your claim

If you want to claim for the educator benefit you must first register for the educator benefit. This registration must be done when you claim for the death benefit. This registration gives us the information we need about the surviving parent or guardian and the children covered for the benefit.

Once you have registered for the benefit, we will issue you with an educator benefit certificate and you can claim for the tuition fees and allowances whenever these expenses need to be paid. You must tell us about the expenses you are claiming for, within nine months from the date of the invoice.

What will we pay?

The educator benefit includes tuition fees and various allowances, as shown in the table below. In the event that an educational institution does not charge tuition fees, the allowances are still available.

– Tuition fees	100% of the cost, subject to the benefit maximum
– Allowances	
Book allowance	100% of the cost of textbooks, subject to a maximum benefit of 7.5% of the maximum tuition fees. This benefit does not include any other school supplies e.g., stationery, school bags, etc.
Uniform allowance	100% of the uniform costs, subject to a maximum benefit of 5% of the maximum tuition fees
Tertiary residence allowance	100% of the tertiary residence costs, subject to a maximum benefit of 30% of the maximum tuition fees
Sports & cultural allowance	100% of the cost of travel, accommodation and equipment, subject to a maximum benefit of 15% of the maximum tuition fees

The amounts payable under the educator benefit are subject to benefit maximums. The benefit maximums will not include payments made toward the cost of books, uniforms, residence and the sport and culture allowance. The benefit maximums are given below:

Pre-primary school	R50,000 per year
Primary school	R70,000 per year
High school	R90,000 per year
Tertiary education – local	R50,000 per year
Tertiary education – international	\$45,000 per year

How long will we pay the benefit for?

Maximum payment period for educator benefit	18 years in total
Pre-primary school	2 years
Primary school	7 years
High school	5 years
Tertiary education	4 years

This fact sheet is in terms of our standard policy terms and conditions as well as our standard benefits offered and does not include any of our special offers, endorsements or bespoke policies.

For the complete terms and conditions, please refer to our policy document, a copy of which can be requested from Hollard. To contact Hollard for our policy documents, please contact HGRAdmin@hollard.co.za. In the event of any dispute or any discrepancy between this document and the provisions of the policy, the policy will prevail.

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