



OLD MUTUAL PROTECT BUSINESS EXPENSES COVER

KEY PRODUCT FEATURES

OLDMUTUAL

DO GREAT THINGS EVERY DAY

As a sole proprietor or a partner in a business partnership you know how important it is to insure your premises, equipment and inventory. But, if you're unable to work because of an illness or injury do you have a back-up financial plan to protect your fixed running costs? Old Mutual Protect Business Expenses Cover pays a monthly tax-free amount from R6 000 to R250 000 if you become disabled or impaired. It can be used to pay for business expenses such as rent, electricity, water or equipment leasing fees.

This is a summary of the key features of **Old Mutual Protect Business Expenses Cover** to help you to decide if this may be right for your business.

Please read this with the **About Old Mutual Protect** key features document to understand the common product features, exclusions and other insurance terms we use.

These documents do not replace the legal terms and conditions in the Product and benefit rules, which we will send to you if we accept your application.



KEY FEATURES

- Pays up to 24 monthly payments if because of an illness or injury you're temporarily, partially or permanently:
 - disabled and can't work or
 - impaired or
 - can't take care of yourself.
- Pays the full or a percentage of the cover amount depending on how serious the disability or impairment is.
- Pays up to three monthly payments for certain bone fractures.
- We'll double your increasing cover pattern for up to five years while you're receiving monthly payments for a disability or impairment if you're:
 - younger than 34 and
 - work in certain professional occupations.

- You choose the date to receive the monthly payment to help you financially.
- You're covered up to 30 days before your first premium is payable.



THIS PRODUCT MAY NOT BE RIGHT FOR YOU

If you want:

- a single payout
- business loan and debt protection
- to protect key individuals and employees in your business.



WHAT YOU SHOULD KNOW

- You must be at least 17, and younger than 59 when you apply.
- You choose the premium and cover patterns that work best for your business.
- If you stop paying premiums your cover stops.
- If you cancel the product, you will not receive any money.
- You choose when your monthly payment should start (seven days, one or three months) after you become disabled or impaired.
- We will only pay the cover amount in the term you've chosen, which is until the date your cover ends or you die.
- When you retire or turn 69, your disability cover will stop. You'll only be covered for impairments until the date your cover ends or you die.

For more information about Old Mutual Protect, speak to your adviser.

