

DISABILITY INSURANCE

WHAT WE COVER

This document contains a summary of the conditions covered by the product and benefits under our Disability insurance range, as well as the payout percentages your customer can claim for. For easy navigation, we've broken the sections up into body systems and colour-coded each of them.

You can use this document to help your customer decide which benefits to add to their cover, or to check if they can claim for their condition and what payout percentage they qualify for. Note that this document does not replace the terms and conditions in the latest Product benefit rules V1.4 (2022). It is your responsibility as the adviser to check that the information is up to date and note that the Ts&Cs of the product will always prevail in the case of a discrepancy between this document and the Ts&Cs issued to your customer.

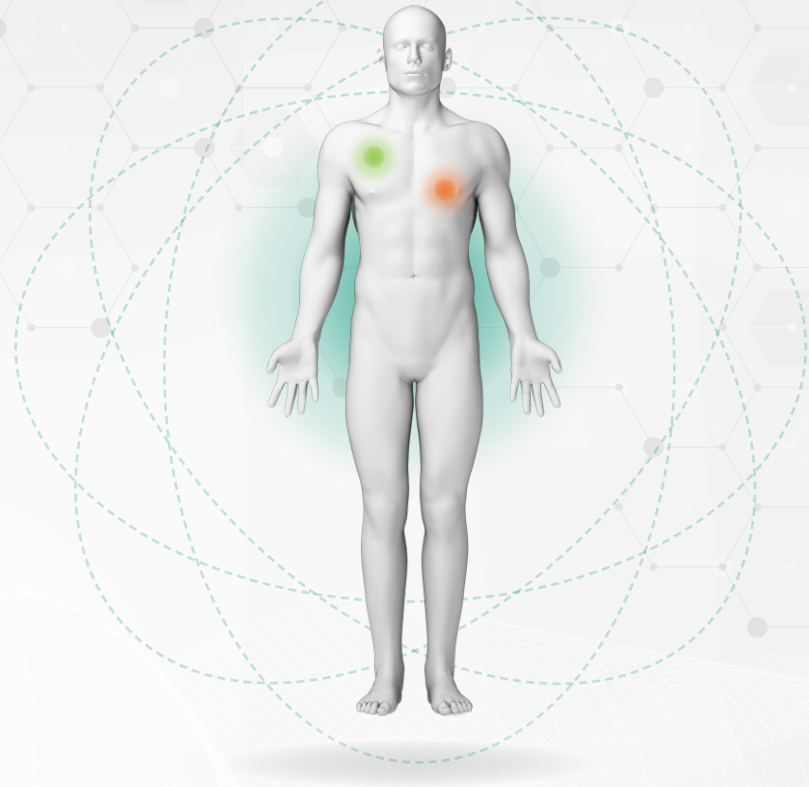


CLAIM EVENTS THAT QUALIFY UNDER DISABILITY INCOME COVER, FUNCTIONAL IMPAIRMENT INCOME COVER AND BUSINESS EXPENSES COVER

Disability Income Cover - Pays up to 24 monthly tax-free payments if the insured person becomes occupationally disabled, functionally impaired or suffers a fracture because of an illness or injury. It pays the full amount or a percentage of the cover amount depending on how serious the disability or impairment is.

Functional Impairment Income Cover - Pays a monthly tax-free cover amount if the insured person becomes functionally impaired or suffers a fracture because of an illness or injury. Monthly payments will only be made if the insured person continuously meets all the requirements of the functional impairment, as evidenced by sufficient specialist reports or test results from the treating doctor.

Business Expenses Cover - Pays up to 24 monthly tax-free payments if the insured person becomes occupationally disabled, functionally impaired or suffers a fracture.



Respiratory

	Disability Income Cover	Functional Impairment Income Cover	Business Expenses Cover
Chronic Respiratory Failure	100%, 50%	100%, 50%	100%, 50%
Pulmonary Arterial Hypertension	100%, 50%	100%, 50%	100%, 50%

Cardiovascular

	Disability Income Cover	Functional Impairment Income Cover	Business Expenses Cover
Arrhythmia	100%, 50%	100%, 50%	100%, 50%
Congestive Cardiac Failure	100%, 50%	100%, 50%	100%, 50%
Hypertension	100%, 50%	100%, 50%	100%, 50%
Peripheral Arterial Disease	100%, 50%	100%, 50%	100%, 50%
Peripheral Venous Disease	50%	50%	50%

Central nervous system

Disability
Income Cover

Functional Impairment
Income Cover

Business
Expenses Cover

Impaired Consciousness	100%, 50%	100%, 50%	100%, 50%
Aphasia	100%	100%	100%
Cranial Nerve V (Trigeminal Neuralgia)	50%	50%	50%
Cranial Nerve VII	100%, 50%	100%, 50%	100%, 50%
Cranial Nerve VIII	100%, 50%	100%, 50%	100%, 50%
Cranial Nerves IX, X, XII	100%, 50%	100%, 50%	100%, 50%
Epilepsy	100%, 50%	100%, 50%	100%, 50%
Gait Disorders/ Poor Motor Coordination	50%, 25%	50%, 25%	50%, 25%
Hemiplegia	100%	100%	100%
Dementia (incl. Alzheimer's Disease)	100%, 50%	100%, 50%	100%, 50%
Paraplegia / Diplegia	100%	100%	100%
Quadriplegia	100%	100%	100%

Gastroin- testinal

Disability
Income Cover

Functional
Impairment
Income Cover

Business
Expenses Cover

Ano-rectal Impairment	100%, 50%	100%, 50%	100%, 50%
Biliary Tract Disease	75%	75%	75%
Chronic Gastrointestinal Disease	100%, 75% 50%	100%, 75% 50%	100%, 75% 50%
Chronic Liver Failure	100%, 50%	100%, 50%	100%, 50%
Irreducible Hernia	50%	50%	50%

Urogenital

Disability
Income Cover

Functional
Impairment
Income Cover

Business
Expenses Cover

Bladder Impairment	100%	100%	100%
Chronic Kidney Failure	100%, 50%	100%, 50%	100%, 50%

Trauma

	Disability Income Cover	Functional Impairment Income Cover	Business Expenses Cover
Facial Disorders or Disfigurement	100%,	100%,	100%,
Major Burns	100%, 50%	100%, 50%	100%, 50%
Inhalational Burn	50%	50%	50%

Senses

	Disability Income Cover	Functional Impairment Income Cover	Business Expenses Cover
Loss of sight	100%, 50%, 25%	100%, 50%, 25%	100%, 50%, 25%
Loss of hearing	100%, 50%, 25%	100%, 50%, 25%	100%, 50%, 25%
Loss of speech	100%, 50%	100%, 50%	100%, 50%

Haematology

	Disability Income Cover	Functional Impairment Income Cover	Business Expenses Cover
Clotting Disorders	100%,	100%	100%,
Red Blood Cell Disorders	100%, 50%	100%, 50%	100%, 50%
White Blood Cell Disorders	100%, 50%	100%, 50%	100%, 50%

Endocrine

	Disability Income Cover	Functional Impairment Income Cover	Business Expenses Cover
Endocrine Disorder	100%	100%	100%

Cancer

	100%	100%	100%
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Psychiatric

Psychiatric Disorder	100%, 75%	100%, 75%	100%, 75%
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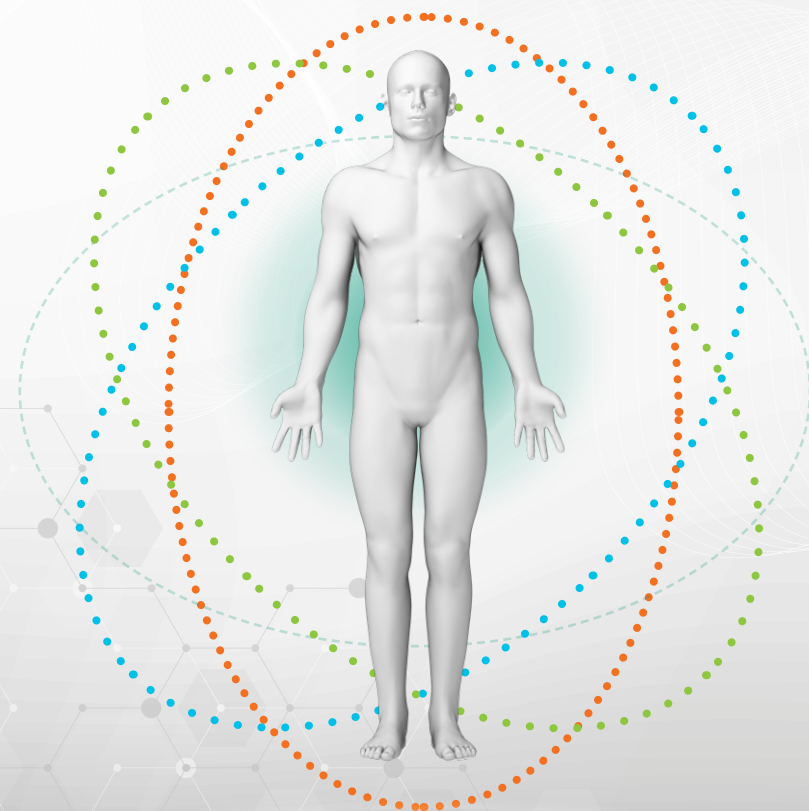
Musculo-skeletal

	Disability Income Cover	Functional Impairment Income Cover	Business Expenses Cover
Chronic Spinal Column conditions	100%, 50%, 25%	100%, 50%, 25%	100%, 50%, 25%
Combination of a loss of use in the upper and lower limb	100%	100%	100%
Loss of use of both hands or arms	100%	100%	100%
Loss of use of both feet or legs	100%	100%	100%
Loss of use of one arm	75%	75%	75%
Loss of use of one hand	50%	50%	50%
Loss of use of one thumb	25%	25%	25%
Loss of use of one leg	75%	75%	75%
Loss of use of one foot	50%	50%	50%

HIV/AIDS

Disability Income Cover	Functional Impairment Income Cover	Business Expenses Cover
100%	100%	100%
100%, 50%	100%, 50%	100%, 50%

Activities of daily living



FRACTURES THAT QUALIFY UNDER DISABILITY INCOME COVER AND BUSINESS EXPENSES COVER

For fractures, the amount we pay depends on the waiting period selected.

Fracture	7-Day waiting period	1-Month waiting period	Other waiting periods
Collar bone (Clavicle)	1 Month's income	No income	No income
Facial bones – Le Forte II	1 Month's income	No income	No income
Forearm (Radius or ulna or both)	1 Month's income	No income	No income
Bones of the hand (includes wrist and fingers) requiring plaster/fibreglass cast or surgery	1 Month's income	No income	No income
Hind foot or ankle	1 Month's income	No income	No income
Skull	1 Month's income	No income	No income
Compression fracture of a vertebral body <10%	1 Month's income	No income	No income
Two or less ribs	1 Month's income	No income	No income
Three or more ribs	2 Months' income	1 Month's income	No income
Knee cap (patella)	2 Months' income	1 Month's income	No income
Leg - between the knee and foot (Tibia or fibula or both)	2 Months' income	1 Month's income	No income
Shoulder blade (scapula)	2 Months' income	1 Month's income	No income
Humerus	2 Months' income	1 Month's income	No income
Spinous processes or transverse processes of the spine	2 Months' income	1 Month's income	No income
Facial bones – Le Forte III	3 Months' income	2 Months' income	No income
Pelvis	3 Months' income	2 Months' income	No income
Compression fracture of a vertebral body \geq 10%	3 Months' income	2 Months' income	No income
Dislocation fracture of the spine requiring surgery	3 Months' income	2 Months' income	No income
Depressed fracture of the skull requiring surgery	3 Months' income	2 Months' income	No income
Neck of femur (thigh bone)	3 Months' income	2 Months' income	No income
Shaft of femur (thigh bone)	3 Months' income	2 Months' income	No income

FRACTURES THAT QUALIFY UNDER FUNCTIONAL IMPAIRMENT INCOME COVER

Fracture	1-Month waiting period	Other waiting periods
Collar bone (Clavicle)	No income	No income
Facial bones – Le Forte II	No income	No income
Forearm (Radius or ulna or both)	No income	No income
Bones of the hand (includes wrist and fingers) requiring plaster/fibreglass cast or surgery	No income	No income
Hind foot or ankle	No income	No income
Skull	No income	No income
Compression fracture of a vertebral body <10%	No income	No income
Two or less ribs	No income	No income
Three or more ribs	1 Month's income	No income
Knee cap (patella)	1 Month's income	No income
Leg - between the knee and foot (Tibia or fibula or both)	1 Month's income	No income
Shoulder blade (scapula)	1 Month's income	No income
Humerus	1 Month's income	No income
Spinous processes or transverse processes of the spine	1 Month's income	No income
Facial bones – Le Forte III	2 Months' income	No income
Pelvis	2 Months' income	No income
Compression fracture of a vertebral body \geq 10%	2 Months' income	No income
Dislocation fracture of the spine requiring surgery	2 Months' income	No income
Depressed fracture of the skull requiring surgery	2 Months' income	No income
Neck of femur (thigh bone)	2 Months' income	No income
Shaft of femur (thigh bone)	2 Months' income	No income

CLAIM EVENTS UNDER THE FAMILY SUPPORT BENEFIT THAT QUALIFY AT A 100% PAYOUT UNDER DISABILITY INCOME COVER AND FUNCTIONAL IMPAIRMENT INCOME COVER

Family Support Benefit - Pays up to three monthly tax-free payments if your spouse/partner or biological, step or legally adopted child younger than 18 have a severe illness and need you to care for them or when your spouse/partner dies. And, pays four monthly premiums as a single tax-free amount on the birth or stillbirth of your or your spouse's biological child or if you legally adopt a child younger than three

SPOUSE/PARTNER EVENTS

Cancer

Cancer
Hematopoietic Stem Cell
(Bone Marrow) Transplant

Cardiovascular

Heart attack
Coronary Artery Bypass Graft
Aortic surgery
Cardiomyopathy
Heart Surgery
Heart Transplant

Central nervous system

Acquired Intellectual or
Cognitive Impairment
Brain surgery
Coma
Paralysis
Stroke
Motor Neurone Disease Dementia
(incl. Alzheimer's Disease)
Parkinson's disease

Autoimmune and connective tissue

Advanced rheumatoid arthritis

Urogenital

Chronic Kidney Failure
Kidney Transplant

Gastrointestinal

Chronic liver failure
Liver transplant
Pancreatectomy or
Pancreas Transplant

HIV/AIDS

AIDS

Respiratory

Chronic Respiratory Failure
Prolonged Mechanical Ventilation
Lung Transplant

Senses

Loss of hearing
Loss of sight
Loss of speech

Trauma

Accidental Brain Injury
Major Burns

Musculoskeletal

Amputation of limb

CHILD EVENTS

Cancer

Cancer
Hematopoietic Stem Cell
(Bone Marrow) Transplant

Cardiovascular

Heart attack
Coronary Artery Bypass Graft
Aortic Surgery
Cardiomyopathy
Heart Surgery
Heart Transplant

Central nervous system

Acquired Intellectual or
Cognitive Impairment
Brain Surgery
Coma
Paralysis
Stroke
Motor Neurone Disease
Muscular Dystrophy

Autoimmune and connective tissue

Juvenile Idiopathic Arthritis

Urogenital

Chronic Kidney Failure
Kidney Transplant

Gastrointestinal

Chronic Liver Failure
Liver Transplant
Pancreatectomy or
Pancreas Transplant

HIV/AIDS

AIDS

Respiratory

Chronic Respiratory Failure
Prolonged Mechanical Ventilation
Lung Transplant

Senses

Loss of hearing
Loss of sight
Loss of speech

Terminal illness

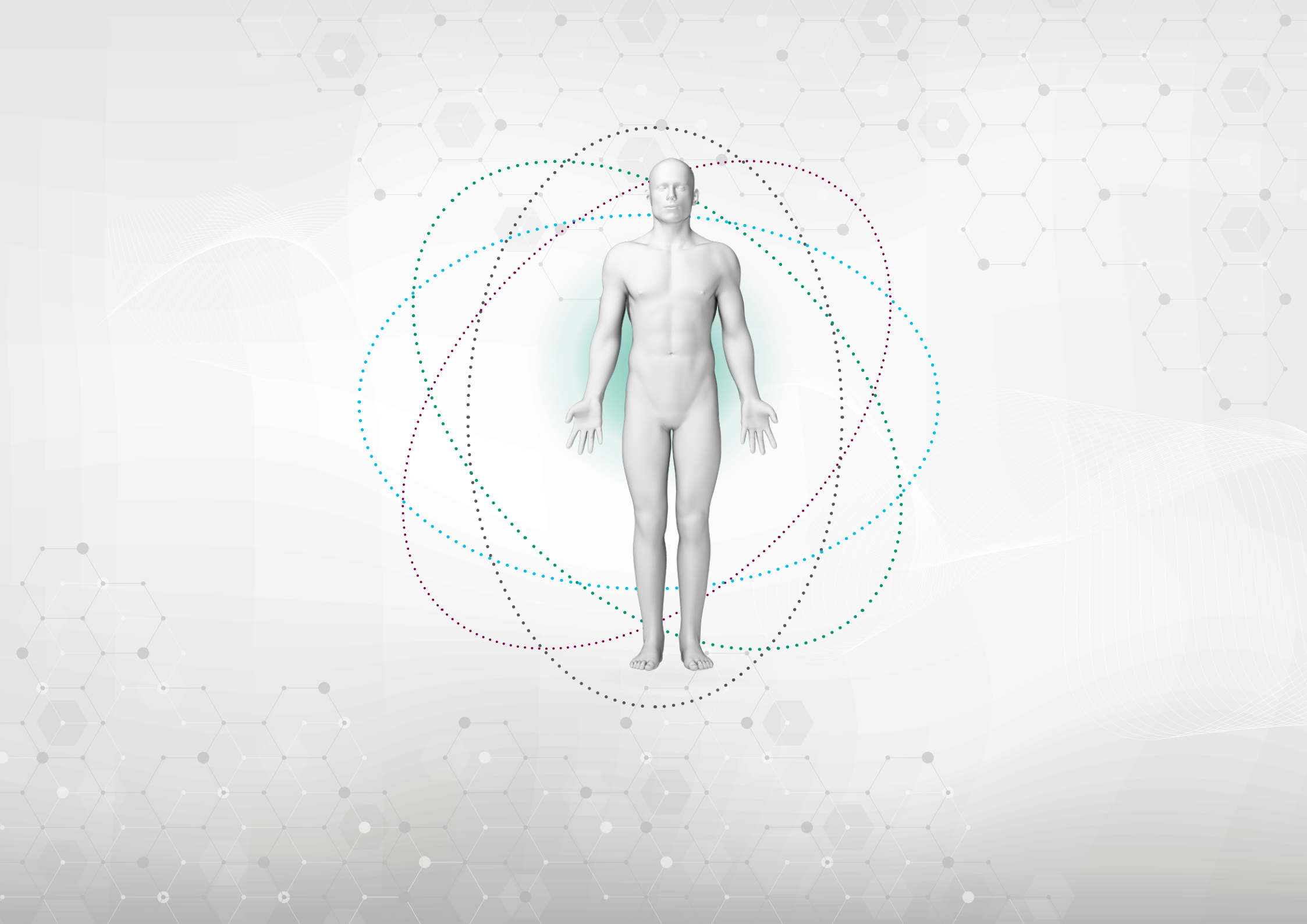
Terminal illness

Trauma

Accidental Brain Injury
Major Burns
Accidental near drowning
Accidental Asphyxiation

Musculoskeletal

Amputation of limb



CLAIM EVENTS THAT QUALIFY FOR A 100% PAYOUT UNDER DISABILITY COVER AND FUNCTIONAL IMPAIRMENT COVER

Disability Cover - Pays a single tax-free amount if because of an illness or injury the insured person is permanently and irreversibly occupationally disabled or functionally impaired.

Functional Impairment Cover - Pays a tax-free single amount if because of an illness or an injury the insured person becomes functionally impaired.

Cardiovascular

Arrhythmia
Congestive Cardiac Failure
Hypertension
Peripheral Arterial Disease

Respiratory

Chronic Respiratory Failure
Pulmonary Arterial Hypertension

Gastrointestinal

Ano-rectal Impairment
Chronic Gastrointestinal Disease
Chronic Liver Failure

Urogenital

Bladder Impairment
Chronic Kidney Failure

Central nervous system

Impaired Consciousness
Aphasia
Cranial Nerve VII
Cranial Nerve VIII
Cranial Nerves IX, X, XII
Epilepsy
Hemiplegia
Dementia (incl. Alzheimer's disease)
Paraplegia / Diplegia
Quadriplegia

Cancer

Cancer

Senses

Loss of sight
Loss of hearing
Loss of speech

Endocrine

Endocrine Disorders

Psychiatric

Psychiatric Disorders

Trauma

Facial Disorders or Disfigurement
Major Burns

Haematology

Clotting Disorders
Red Blood Cell Disorders
White Blood Cell Disorders

Musculoskeletal

Chronic Spinal Column Conditions
Combination of loss of use on the upper and lower limb
Loss of use on both hands or arms
Loss of use on both feet or legs

HIV/AIDS

AIDS

Activities of daily living

Activities of daily living

PARTIAL FUNCTIONAL IMPAIRMENT BENEFIT EVENTS

Partial Functional Impairment Benefit - Pays a percentage of the cover amount for less serious impairments (such as loss of use of an arm or leg).

Cardiovascular

Arrhythmia	50%
Congestive Cardiac Failure	50%
Hypertension	50%
Peripheral Arterial Disease	50%
Peripheral Venous Disease	50%

Respiratory

Chronic Respiratory Failure	50%
Pulmonary Arterial Hypertension	50%

Activities of daily living

50%

Urogenital

Chronic Kidney Failure	50%
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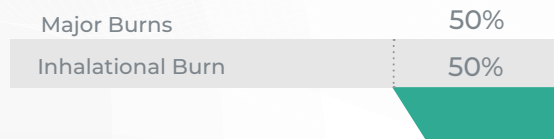
Psychiatric

Psychiatric Disorder	75%
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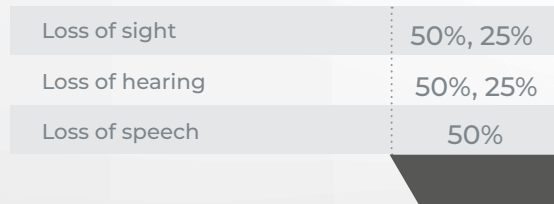
Gastrointestinal



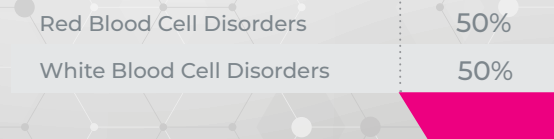
Trauma



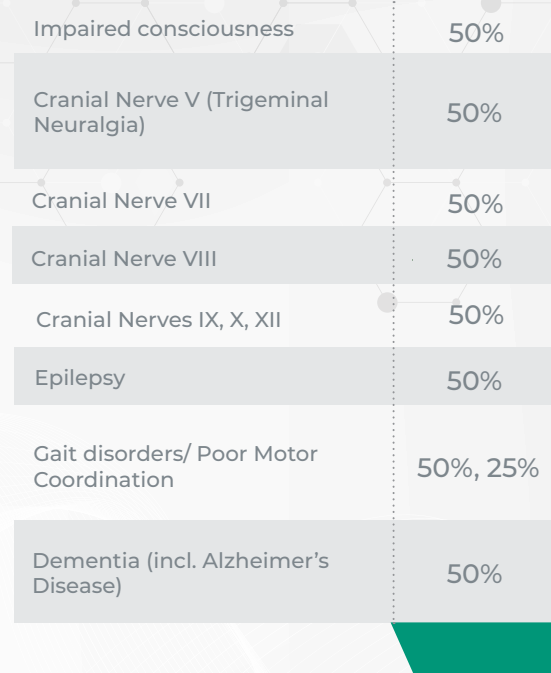
Senses



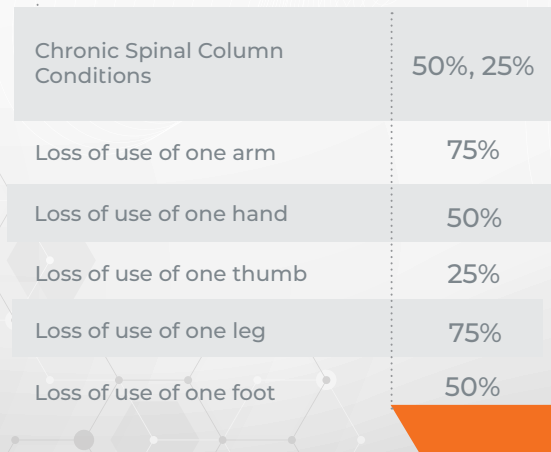
Haematology



Central nervous system



Musculoskeletal



CLAIM EVENTS UNDER THE CHILD IMPAIRMENT BENEFIT

Child Impairment Benefit - Pays for child impairments (such as hearing loss or accidental brain damage) and birth defects (such as cerebral palsy or Down's syndrome) and can be added to your Disability Cover and Functional Impairment Cover.

Congenital birth defects

Achondroplasia	50%
Anal Atresia	50%
Biliary Atresia	50%
Brain and Skull Disorders	100%
Cerebral Palsy	100%
Choanal Atresia	50%
Cleft lip and complete cleft palate	50%
Clubbed feet (Talipes)	50%, 25%
Congenital blindness	100%, 50%
Congenital deafness	100%, 50%
Congenital Heart Disease	100%, 50%
Congenital Hip Dislocation	50%, 25%
Cystic Fibrosis	100%
Duchenne Syndrome or Congenital Myotonic Dystrophy	100%
Haemophilia	50%
Hydrocephalus	50%
Hypospadias	50%
Inborn Metabolic Disorders	100%

Autosomal Recessive Polycystic Kidney Disease	100%
Down Syndrome	100%
Klinefelter's Syndrome	25%
Necrotising Enterocolitis	50%
Neurodevelopmental Disorders	100%
Myelomeningocele	100%
Tracheoesophageal Fistula or Oesophageal Atresia	50%

Activities of daily living

Permanent confinement to a bed or a wheelchair	100%
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Cancer

Cancer	100%
Terminal Illness	100%

Trauma

Major Burns	100%
Accidental Brain Damage	100%
Trauma	100%, 50%

Senses

Loss of sight	100%
Loss of hearing	100%
Loss of speech	100%

Central nervous system

Paraplegia, Hemiplegia or Quadriplegia	100%
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CLAIM EVENTS THAT QUALIFY UNDER PHYSICAL IMPAIRMENT COVER AND ACCIDENTAL DISABILITY AND DEATH COVER

Physical Impairment Cover - Pays the full amount or a percentage of the cover amount during the term you've chosen, if an illness or injury permanently physically impairs you (such as hearing loss or loss of a limb).

Accidental Disability & Death Cover - Pays the full amount or a percentage of the cover amount during the term you've chosen, if because of an accident you become permanently disabled and can't work, become permanently physically impaired or die.

Senses

	Physical Impairment Cover	Accidental Disability and Death Cover
Loss of sight	100%, 25%	100%, 25%
Loss of hearing	100%, 25%	100%, 25%
Loss of speech	100%	100%

Musculo-skeletal disorders

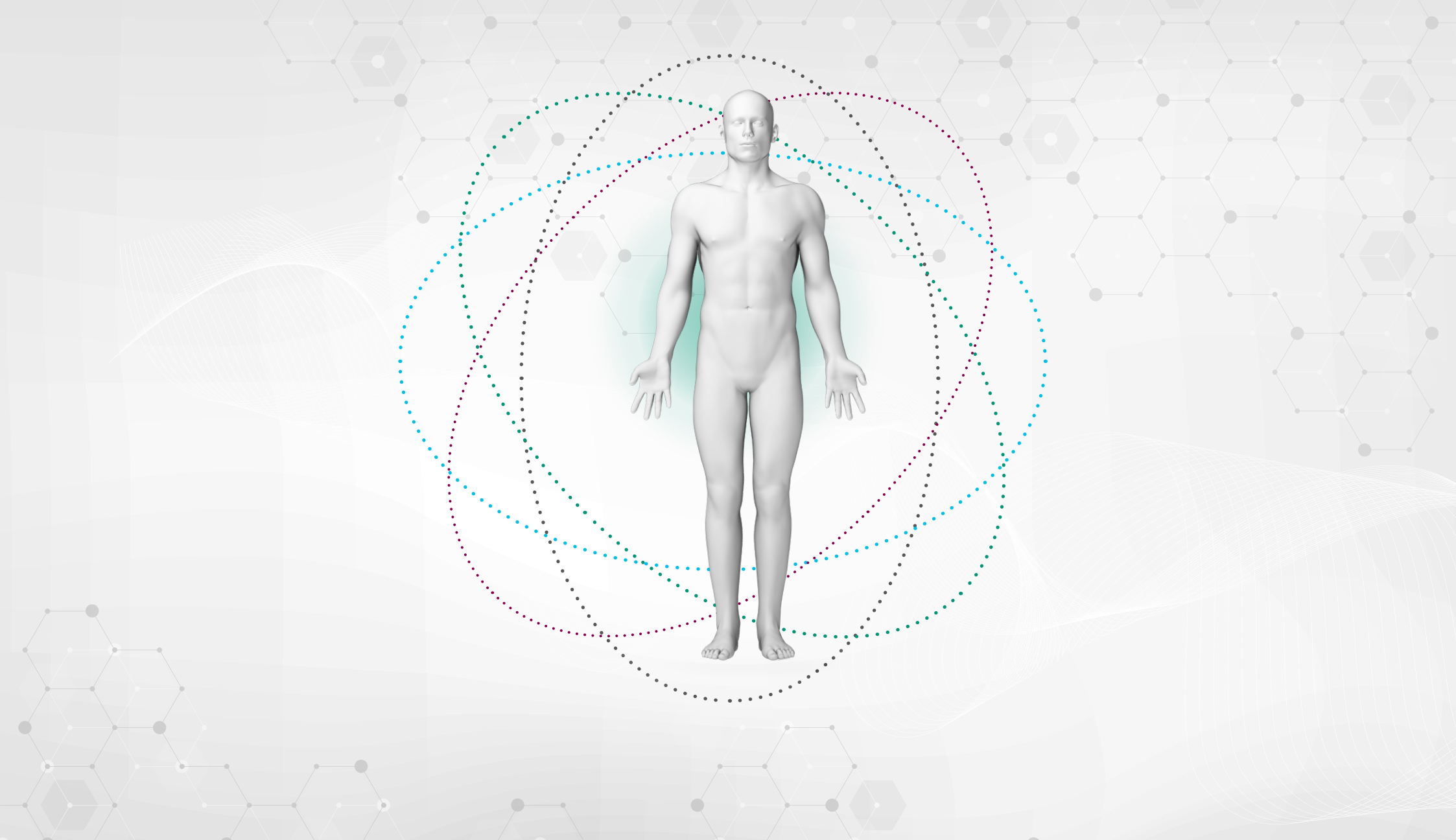
	Physical Impairment Cover	Accidental Disability and Death Cover
Combination of loss of use of the upper and lower limb	100%	100%
Loss of use of both feet or legs	100%	100%
Loss of use of one leg	75%	75%
Loss of use of one foot	50%	50%
Loss of use of both hands or arms	100%	100%
Loss of use of one arm	75%	75%
Loss of use of one hand	50%	50%

Trauma

	Physical Impairment Cover	Accidental Disability and Death Cover
Major Burns	100%, 50%	100%, 50%
Facial Disorders or Disfigurement	100%	100%

Activities of daily living

Permanent confinement to a bed or a wheelchair	100%	100%
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Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer.

