



GET THE PROTECTION  
OF DISABILITY COVER  
AND REST ASSURED

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# 1Life Disability cover

**1Life**

Changing Lives

# Triumph over disability



# Prepare for a fresh start

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We know how easily the unexpected can become a reality. Don't let accidents or injuries leave you without the money you need to triumph over disability. Get the protection of disability cover and rest assured, knowing that disability does not have to mean the end; it can herald a new beginning.

# About the cover

Disability should not mean a loss of income for you or your family. If you become disabled and totally or permanently unable to engage in your own occupation or any other suited occupation because of this disability, 1Life's **disability cover** will pay out a lump sum that you can use to replace all or some of your income.

You may use the money to replace your income if you're unable to work, to settle outstanding debt or to remodel your home or car to cater for your disability. 1Life offers a choice between cover for disablement that leaves you unfit to work at your own or a suited occupation (occupation-based disablement cover) or events that result in disability (event-based disablement cover).

## 1Life Disability cover is what you need if you

- Are single and are reliant on your salary to support yourself or anyone who may depend on you financially.
- Are the breadwinner in your family and rely on your salary to support yourself and your family.

We offer a **range of premium options**:

**1 Premium option 1**

A level-rated premium that increases each year at a fixed percentage.

**2 Premium option 2**

Especially for younger policy holders, an age-rated premium increase, which increases as you get older.

**3 Premium option 3**

Annual Contribution Increase (ACI) and Annual Benefit Increase (ABI) - It's important to make sure that your cover keeps up with the cost of living and you can ensure this by choosing to increase your cover by a small percentage each year. At 1Life we allow you to structure your premium increases and the sum assured on any new policy taken out. ACI and ABI is also available on an age-rated premium increase.

- If you select the inflation aligned option, it will allow your premium to increase by CPI (*this will be based on the average inflation over the last 6 months prior to the increase*) + 3% per year to keep up with inflation. This option also impacts your benefit amount (sum assured amount) as this will automatically increase by CPI, annually.
- If you select the fixed sum assured option, your premium will increase annually with 5% from month 13 onwards. Your benefit will remain flat for life.



A close-up photograph of a person's hand resting on the spokes of a bicycle wheel. The image is heavily overlaid with a dark blue color, creating a moody and contemplative atmosphere. The background is blurred, showing what appears to be an outdoor setting with some architectural elements.

**1Life offers a  
choice between  
cover for  
disablement.**

# Key features and benefits

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Pays out a **lump sum** of between R20 000 and R10 million, depending on what amount of cover you choose, in the case of permanent disability.

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In the case of **occupation-based disablement** cover, 100% is paid out, and in the case of event-based disablement cover, 50% or 100% is paid out when the criteria set out in the 1Life policy book tables are met.

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## Occupational disability

This product pays out a lump sum if:

- You are totally and permanently unable to perform the normal tasks required by your normal occupation; and
- You cannot do any other work that you would be able to do, given your education, knowledge, training or experience.

The maximum benefit amount as stated in your policy schedule will remain the same until five (5) years before you turn 65 or reach your selected retirement age, whichever is earlier. From then on, the sum assured will be reduced by 20% once a year until it reaches zero.

## Event disability

This product pays a percentage of the sum assured for disability according to the criteria described in the tables in your policy book. These criteria include loss or loss of use of limbs, blindness, deafness and loss of speech, major burns, major head trauma, spinal cord injury and permanent confinement.



# Things to consider

- This cover is available to people between 18 and 59 years of age.
- In the case of occupation-based disablement cover, the cover expires after a pre-selected retirement age or age 65, whichever is earlier. The maximum benefit amount will remain the same until five years before the above age. From then on, the sum assured will reduce once a year with 20% per annum, until it reaches zero. Events based disablement cover does not expire.
- You are covered immediately for accidental disablement.
- No medical check-ups. Only an HIV test is required.
- Guaranteed assurability. You may increase your cover amount by up to a maximum limit allowed (benefit available up to maximum entry age per benefit). This option is only available to you every three years or when certain predefined events happen, such as marriage, the birth of a child, or buying a new home. You must test negative for HIV if that was required at policy inception, but no further medical underwriting is required. Ts & Cs apply.

## Types of disability covered under events-based disability

- Loss of, or loss of use limbs.
- Blindness.
- Deafness.
- Loss of speech.
- Permanent confinement.
- Major burns.
- Major head trauma.
- Spinal cord injury or disease.

# Building Generational Wealth

We believe that financial planning has the power to change lives with a 1-to-1 conversation. We believe that generational wealth starts with 1 conversation that helps you create a future your loved ones will benefit from. That's why it's always important to consult with your financial adviser and/or a specialist professional to ensure that you understand all the product terms that apply to your plan.

1Life has been in operation since 2006 and forms part of a broader group of companies under the TIH (Telesure Investment Holdings) umbrella in South Africa. TIH in turn forms part of a global financial services business, BHL, that currently has an international footprint spanning eight countries across four continents.

1Life has evolved over the years from being a direct life insurer to becoming a multi-distribution insurer in 2013. We are proudly South African and have over the years initiated several industry firsts. We offer affordable, simple, and convenient products that meet the needs of all South Africans, through either age-rated or level premiums; annual contribution increases (ACI), with annual benefit increases (ABI).

## **Your best interest is our priority**

It's always important to consult with your Financial Adviser and/ or a specialist professional to ensure that you understand all the relevant product terms.

**Your best interest  
is our priority**



You can build generational wealth through our range of life insurance, investment products and estate planning solutions:

### **LIFE INSURANCE PRODUCTS**

- All Woman female-specific, dread disease cover
- Dread disease cover
- Disability cover
- Elevated Pure Life cover
- Expense Protector
- Pure Life Plus, life cover combined with funeral cover for extended family members
- Limited Underwriting Pure Life cover
- 1Life Pulse, life cover of the future, with the benefit of earning additional bonus cover
- 1Life Wills and Estate Plan

### **INVESTMENT PRODUCTS**

- Fixed Return and Global Growth Protector
- Guaranteed Future Value Investment
- Living Annuity
- Retirement Annuity
- Tax-free Savings Account

**1Life, Life and Wealth  
powered by 1Life Vantage**

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