



**CLAIM YOUR RIGHT TO  
FINANCIAL SECURITY**

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## **1Life Dread Disease Cover**

**1Life**

Changing Lives

**Focus on what  
matters –  
recovery and  
the well-being  
of your family**



# Be ready before disease strikes

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Being diagnosed with a dread disease or critical illness is a life-changing event that can happen to many of us. It can have a serious impact on your quality of life and your financial situation. Illness can affect anyone. Fight back against cancer and strokes! Claim your right to financial security.

Focus on what matters - recovery and the well-being of your family.

# About the cover

A dread disease is an illness that has a significant impact on your lifestyle. Dread disease cover is also known as critical illness cover. It's an insurance benefit that offers a lump-sum, tax-free payment if you're diagnosed with a severe illness.

1Life dread disease cover provides two pay-out levels: life impacting or life threatening. These can pay out up to R4 million, depending on the cover chosen. The pay-out can be used to pay medical expenses not covered by your medical aid, to cover basic living expenses while you recuperate, or for a change in lifestyle.

## 1Life Dread Disease cover Is what you need if you

- Don't need life cover, but need dread disease cover as a stand-alone benefit.
- Have a family or dependents who rely on your income.
- Have no alternative income streams outside of your occupation.
- Think you might contract a dread disease during your lifetime.

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.
- 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.

# Key features and benefits

Cover can be **taken as stand-alone cover**, or can be added to our 1Life Elevated Pure Life cover. There are two types of pay-outs (Ts and Cs apply - conditions covered as per our policy book tables):

1



Life impacting  
(**25% pay-out**)

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2



Life threatening  
(**100% pay-out**)

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# Things to consider

- Dread disease cover is only issued to persons between the ages of 18 and 59.
- The policy is valid for the whole of life.
- You are covered immediately, with no waiting period.
- No medical check-ups are required, apart from an HIV test.
- Premium waiver. If the life assured suffers a dread disease and is paid 100% of their dread disease benefit, the premiums for Elevated Pure Life Cover and disability cover (if applicable) will be waived for five years.
- Guaranteed assurability. You may increase your cover amount by up to 25% of the sum assured. 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.
- Once a cumulative 100% pay-out has been made, no further pay-outs for this benefit will be considered. No further claims will be admitted for conditions for which a previous claim at the same pay-out level has been paid.



A close-up photograph of a woman with dark hair and a flower headband gently kissing a sleeping baby on the forehead. The baby is wearing a light-colored onesie. The image is overlaid with a semi-transparent dark blue filter. The text "Your family will be looked after financially." is written in white, bold, sans-serif font in the upper left quadrant.

**Your family will  
be looked after  
financially.**



# Which conditions are covered?

Unfortunately, not all diseases are covered. This list serves as a broad indication of conditions that are covered. For a complete list of diseases covered, please consult our 1Life policy book or contact your broker for more information.

- Cancer
- Cardiovascular disease
- Cerebrovascular incidents (strokes)
- Major organ transplant or chronic end-stage organ failure
- Gastrointestinal diseases
- Other diseases of the nervous system as diagnosed by a specialist neurologist
- Connective tissue diseases
- Advanced Aids

# 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.

A photograph of a man with a beard and sunglasses holding a young child. The man is wearing a patterned shirt and the child is wearing a light-colored shirt with a dark pattern. The background is blurred. The text "Your best interest is our priority" is overlaid in white on the right side of the image.

**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**

#### **1LIFE INSURANCE**

Auto & General Park

P.O. Box 11250, Johannesburg, 2000

1 Telesure Lane, Riverglens

Dainfern 2191

[www.1life.co.za](http://www.1life.co.za)