

YOUR BENEFIT SCHEDULE				
COVER	AMOUNT	RULES	EXCLUSIONS	WAITING PERIODS
LIFE	<ul style="list-style-type: none"> Nominated Beneficiary <p>Total Lump Sum Value = R30,000.00</p>	Death of the insured supported by all official documentation in confirmation/support and certification of the death.	Death as a result of suicide or self inflicted within the first two years calculated from the date the policy starts.	<ul style="list-style-type: none"> Unnatural death: None Natural death: 12 months
DISABILITY	<ul style="list-style-type: none"> Insured Life <p>Total Lump Sum Value = R30,000.00</p>	Total and permanent disability of the insured, as certified by a specialist medical practitioner and/or a registered and practicing occupational therapist.	None	<ul style="list-style-type: none"> None
PERSONAL ACCIDENT	<ul style="list-style-type: none"> Insured Life <p>Total Lump Sum Value = R6,000.00</p>	Temporary disability of more than 7 days as certified by a medical practitioner, brought about by any bona fide accident within the workplace, calculated pro rata for the period booked off up to a maximum of 60 work days.	None	<ul style="list-style-type: none"> 7 calendar days* <p>*Benefits will be payable from day one retrospectively.</p>
MATERNITY	<ul style="list-style-type: none"> Insured Life <p>Total Lump Sum Value = R8,000.00</p>	Positive proof of the birth of a child to the satisfaction of the Insurer. If any claim has been approved for payment of any benefit, a new waiting period of 24 months shall apply.	No benefits will be payable in the event that the child fails to survive childbirth.	<ul style="list-style-type: none"> 1st claim: 12 months Subsequent claims: 24 months

YAMBU DOMESTIC CARE POLICY BENEFIT SCHEDULE NOTES

- All benefits shall become payable notwithstanding that the domestic worker has lodged or qualified for any UIF Benefits.
- If the domestic worker and the employer are already registered for UIF purposes, application may still be made for a Yambu Domestic Care policy to obtain the benefits.
- If the insured qualifies for the payment of any benefit, and the policy is maintained after that event, the life benefits shall also become payable in the event of death. (To illustrate: If the insured becomes disabled, and passes away after declared disabled while the policy is maintained, the combined benefits becoming payable will be R60, 000.00).
- The general exclusions stipulated in the policy contract will always apply to qualify for policy benefits.