



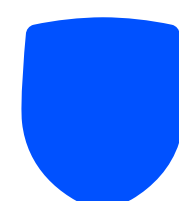
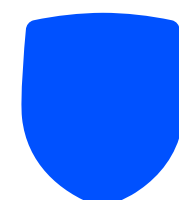
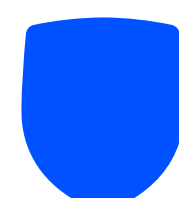
EMPLOYEE PROTECTION PLAN

This product is for Standard Bank Business Banking clients within the Small Enterprise segment.

It provides the Business Banking – Small Enterprise customer with a product to cover their employees (full-time permanent employees, or on full-time contract of at least 12 months) for death and permanent disability, and covers the employee and their immediate family for funeral cover.

(Employee's immediate family: spouse and maximum five children under the age of 25 years).

Benefits provided to the Employer:

-  The cover allows the employer the means to assist their employees at a time of financial need.
-  Free the business of potential unforeseen financial obligations associated with funding employees at a time of need.
-  Provide a simple, low cost, reduced administration solution for the employer to provide a formalised group policy for their staff (employees).
-  Offered and forms part of the employee benefits programme.

Employee Protection Plan

		Plan A	Plan B	Plan C
Death benefit (Employee)		R30 000	R50 000	R100 000
Total and permanent disability benefit (Employee)		R30 000	R50 000	R100 000
Funeral benefit (Employee + Immediate family)		R20 000	R25 000	R30 000
Additional monthly funeral benefit		R1 000 p/m for 3 months		
Companies with 5 + employees	Premium per employee	R107	R148	R243
	Minimum Premium applicable	R535	R740	R1215
Companies with 4 employees	Premium per employee	R118	R166	R272
	Minimum Premium applicable	R472	R664	R1088
Companies with 3 employees	Premium per employee	R148	R207	R337
	Minimum Premium applicable	R444	R621	R1011

* The employer cannot be the beneficiary for this policy.

Funeral Benefit

	Plan A	Plan B	Plan C
On death of the main insured/employee:	R20 000	R25 000	R30 000
On death of the employee’s spouse	R20 000	R25 000	R30 000
On death of the employee’s child: Still born (from 26 weeks pregnancy) to 1-year:	R5 000	R7 500	R10 000
Child between 1 – 5 years:	R5 000	R7 500	R10 000
Child between 6 – 13:	R10 000	R12 500	R15 000
Child between 14 - 24 years:	R20 000	R25 000	R30 000

* The employer cannot be the beneficiary for this policy.

Additional monthly funeral benefit

- Monthly payment of R1 000 for the next three (3) months, after death claim.
- Pay-out will be on the death of the main insured, spouse or a child aged between 14 and 24 covered on the policy.
- Benefits are paid to the nominated beneficiary on the death of the main insured.
- Benefits are paid to the main insured when the spouse or a child dies.
- The benefit will only be paid a maximum of three times on this policy.

Deferred periods applicable to all insured members

- 6 months for death by natural causes. For group policies with more than 25 members this waiting period is waived.
- 12 months for death by suicide.
- Any pre-existing condition suffered from in the past 6 months will not be covered for the first 12 months.
- 6 months for the additional monthly funeral payment of R1 000 for when the child attains the age of 26 in the case of a child attending a tertiary institution.

How to submit a claim

At times like this we understand that someone might have lost their loved one or an unforeseen event like disability might have taken place. We will make things simple for you in terms of submitting your claim.

Minimum required documents to claim

Death Claims	Unnatural Death	Disability Claims
■ Death certificate ■ A certified copy of ID/birth certificate/ passport of the deceased ■ Notification of Death - (Home Affairs form number DHA1663-A) ■ Beneficiary's certified copy of ID/ birth certificate/ passport and banking details with proof of account	■ Police/Accident report ■ Post mortem report ■ Toxicology report depending on the circumstances around the accident ■ Death certificate ■ Notification of Death - (Home Affairs form number DHA1663-A)	■ Certified copy of ID ■ Personal statement for Disability claim form ■ Medical certificate for disability ■ Employers declaration ■ Boarding letter ■ Boarding report

Additional documents may be requested upon claim assessment.

To claim a benefit on your policy, please contact your Standard Bank adviser for the necessary documents or telephone the claims line on **0860 123 999** for Funeral, Death and Disability claims.

Death claims must be reported within 12 months of the insured event and give the claims department the documents they need to process the claim. Funeral claims must be reported within 6 months of the insured event. Disability claims must be reported within 9 months of the insured event and give the claims department the documents they need to process the claim.



Value-Added Services

Please call:
0861 724 000

*** This is a summary of the additional cover included in this policy.**

Liberty Group Limited offers policyholders a 24-hour value-added service. The service is available to the main insured person, his/her spouse and dependent children under the age of 22 years, within the borders of South Africa. Policyholders will have immediate access to this service 24-hours a day.

- **Body Repatriation**
- **Bereavement and Trauma Counselling with a psychologist**
- **Assistance with obtaining the death certificate should the death have occurred in unnatural or unusual circumstances**
- **Trauma Assistance Helpline**

FAQ

Frequently Asked Questions

What happens when I leave my current employer and still want to continue with the cover

The group policy is for employees and is available to employers. If you leave your current employer and would like to continue with the full benefits group policy you have two options: The options are;

1. Your new employer will need to take the group policy for his employees and if this takes place within two months of your leaving the previous employer, there will be no waiting period applied.
2. You can take out the Funeral Plan for yourself

Am I able to change my spouse or beneficiary details in future?

Yes, you can change your spouse or beneficiary details should you choose to. Please note that only one spouse is allowed per main insured. A new 6 months waiting period will apply for the new added spouse. The beneficiary can also be changed at a later stage should the need arise.

To whom are the benefits paid?

- The benefit for disability is paid to the policyholder
- The benefit for death and funeral is paid to the nominated beneficiary
- The beneficiary must be a natural person from ages 18 years

What happens if I relocate and move to another country, does the policy still cover?

If you relocate due to work and If you are still a South African resident and employed by the same employer then you can keep it. If you relocate and take up citizenship of another country – and are no longer employed by the same South African employer, it is not possible to continue with the policy because the policy covers people permanently residing within the borders of South Africa.

What other benefits do I get from this policy as an employee?

In addition to the cash benefits you also receive assistance with body repatriation, lifestyle advice on matters such as obesity, diabetes, immunisation and epilepsy. You also get help with trauma counselling for traumatic incidents.

How many children are covered under this policy?

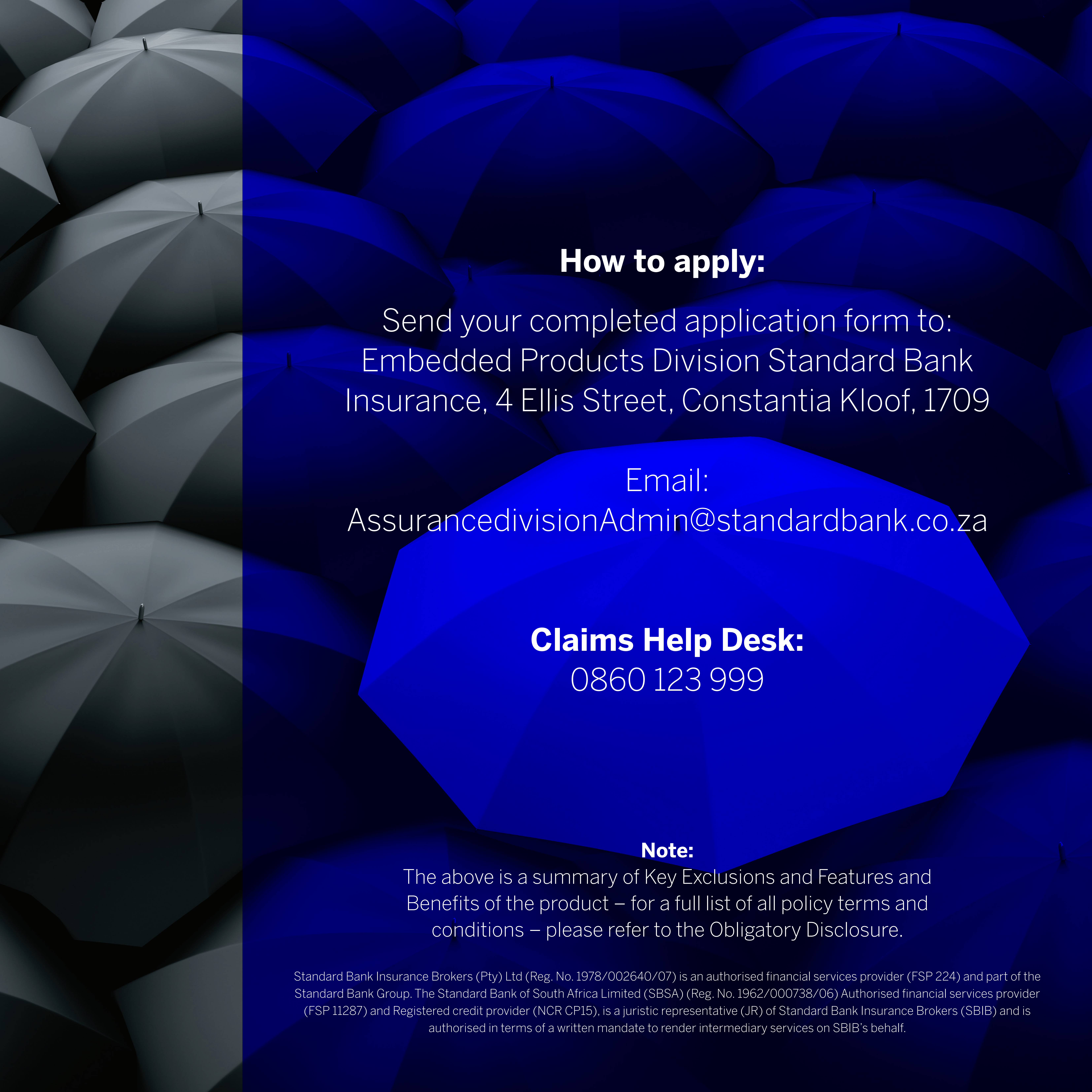
Maximum of five children are covered under the Funeral benefit.

Can my employer upgrade our policies to higher benefit in the future?

Yes, your employer can upgrade the group policy and plan originally selected with a new higher benefits plan or even downgrade to a lower plan. Please note that the entire group policy has to be upgraded or downgraded. If the migration is to higher benefits, there will be additional waiting period to the difference in benefits from old to new. If the migration is to lower, there will be no additional waiting period.

How will my family know how to claim in the event of my death?

Your family can approach the nearest Standard Bank branch with your ID, call our Call Centre for assistance on 0860 123 999 or approach your Employer.



How to apply:

Send your completed application form to:
Embedded Products Division Standard Bank
Insurance, 4 Ellis Street, Constantia Kloof, 1709

Email:
AssurancedivisionAdmin@standardbank.co.za

Claims Help Desk:
0860 123 999

Note:

The above is a summary of Key Exclusions and Features and Benefits of the product – for a full list of all policy terms and conditions – please refer to the Obligatory Disclosure.

Standard Bank Insurance Brokers (Pty) Ltd (Reg. No. 1978/002640/07) is an authorised financial services provider (FSP 224) and part of the Standard Bank Group. The Standard Bank of South Africa Limited (SBSA) (Reg. No. 1962/000738/06) Authorised financial services provider (FSP 11287) and Registered credit provider (NCR CP15), is a juristic representative (JR) of Standard Bank Insurance Brokers (SBIB) and is authorised in terms of a written mandate to render intermediary services on SBIB's behalf.