



CRITICAL ILLNESS COVER

The payout may be used to fund lifestyle changes, medical costs, special treatments, rehabilitation, assistive devices or property adaptations due to the condition suffered to ensure the life insured can remain independent and may continue enjoying his possessions.

KEY BENEFITS

CRITICAL ILLNESS COVER	<p>PPS will pay a lump sum benefit if the life insured suffers from any of the listed dread disease, trauma or physical impairment events. The amount will be based on the severity of the condition and can be 25%, 50%, 75% or 100% of the insured amount.</p>
CRITICAL ILLNESS CORE 100% COVER (OPTIONAL)	<p>PPS will pay a lump sum benefit if the life insured suffers from any of the listed dread disease, trauma or physical impairment events. PPS will pay 100% of the insured amount as a lump sum if the life insured suffers from one of the core conditions: heart attack, cardiac surgery and procedures*, stroke or cancer. For all other listed conditions, the amount will be based on the severity of the condition and can be 25%, 50%, 75% or 100% of the insured amount.</p>
CRITICAL ILLNESS CI 100% COVER (OPTIONAL)	<p>PPS will pay a lump sum benefit if the life insured suffers from any of the listed dread disease, trauma or physical impairment events. PPS will pay 100% of the insured amount for all listed conditions.*</p>
CHILD CRITICAL ILLNESS COVER (AUTOMATICALLY INCLUDED)	<p>PPS will pay a lump sum benefit if the child of a life insured is diagnosed with a listed condition. PPS will pay 10% of the sum assured, up to a maximum of 200 000 NAD, for every claim.</p>
CATCHALL BENEFIT (OPTIONAL)	<p>This benefit adds another benefit category that covers the life insured for all serious, permanent medical or physical conditions not listed in any of the benefit categories. For members under the age of 75, PPS will pay 50%, 75% or 100% depending on the result of the assessment performed using the PPS Functional Ability Table. For members over the age of 75, PPS will pay 100% depending on the result of the assessment performed using the PPS Functional Ability Table, if it is a permanent condition and if the life-insured is confined to bed or a wheelchair.</p>
CRITICAL ILLNESS PREGNANCY COMPLICATIONS COVER (OPTIONAL)	<p>This benefit adds additional benefit categories related to pregnancy complications and pays out 25%, 50%, 75% or 100% of the insured amount as a lump sum based on the severity level of the condition.</p>

* excluding minimally invasive procedure to open blocked coronary arteries with stents or balloons paid at a 25% level.

KEY DIFFERENTIATORS

- Unique benefit categories, including gunshot wounds and reconstructive facial surgery.
- Preservation and continuation of cover: can claim multiple times under the same or different categories.
- Functional Ability Table that is used to assess Neurological conditions (For example stroke, brain tumour, multiple sclerosis), traumatic injury and the CatchAll category.
- Child Critical Illness benefit covers biological-, step- and adopted children without the need to specify them upfront, there is no limit on children covered and there is no restriction on number of claims per child (up to 100%).
- No additional premium is charged for the Child Critical Illness benefit.
- ICU category that covers any disease of injury, there is no specific list of conditions or trauma, and the benefit also pays when not mechanically ventilated.
- May be on life support during the survival period.
- Children are covered from the age of 4 months until they turn 21 under the Child Critical Illness Cover.
- No aggregation or benefit offset against income or any other benefits received, be it lump sum or income benefits.
- Cover remains in place if changing to a different occupation.
- PPS offers unique global cover, no restrictions or loadings applied and no need to inform PPS of activities.
- PPS also offers exclusive cover when partaking in any hazardous activity or sport (such as scuba diving, motorised racing or sailing), no restrictions or loadings applied and no need to inform PPS of activities.

KEY FEATURES

- Term (up to 66) or whole of life cover
- Differentiated premium rates (taking into account gender and smoking status) with an age-rated premium pattern
- 14-day general survival period and member may be on life support during this period
- Benefits increase with the PPS declared annual benefit increases
- PPS does not charge any policy administration fees
- Maximum entry age for whole life cover is 67
- Minimum cover amount - N\$ 200 000
- Maximum cover amount - N\$ 9 945 827

FREE COVER

Free cover is offered to members under the age of 62 at date of application, from the latest of: The date PPS underwriting accepts the benefits, or 30 days before the selected inception date provided that underwriting acceptance has taken place.* Members will enjoy full benefits as applied for from the above date until the inception date of the policy without the need to pay premiums for this period, subject to terms and conditions.

SHARE IN THE PROFITS

As part of the Provider range of products, members with PPS Critical Illness cover receive direct profit allocations to their PPS Profit-Share Accounts for the Core and Rider Benefits. **

CONDITIONS COVERED (CATEGORIES)

CARDIOVASCULAR

Heart attack
Cardiac surgery and procedures
Cardiomyopathy
Aortic surgery

TRAUMA

Coma
Traumatic injury resulting in permanent impairment
Gunshot wounds
3rd degree burns
Accidental HIV infection
Reconstructive surgery

RESPIRATORY

Respiratory Failure
Lobectomy
Bronchopleural Fistula requiring surgery
Pulmonary Embolism
Recurrent Pulmonary Embolism

VISUAL

Loss of sight Diabetic
Retinopathy
Hemianopia

CANCER

BLOOD
Aplastic Anaemia

MUSCULOSKELETAL

Paralysis
Loss of use of limbs
Amputation

GASTROINTESTINAL

Ulcerative Colitis requiring surgery
Crohn's Disease requiring surgery
Chronic Liver Failure
Chronic Pancreatitis
Colectomy
Colostomy

MAJOR ORGAN TRANSPLANTS

KIDNEY AND UROLOGICAL

Kidney failure
Total Nephrectomy
Amputation of the penis
Cycstectomy
Orchidectomy

ICU BENEFIT

NEUROLOGICAL

Stroke
Multiple sclerosis
Muscular dystrophy
Motor Neuron Disease
Parkinson's Disease
Dementia or Alzheimer's Disease
Benign brain tumour causing symptoms
Myasthenia Gravis
Guillain-Barre Syndrome
Intracranial Lesion causing symptoms & requiring surgery

CONNECTIVE TISSUE

Active, Unresponsive Rheumatoid
Arthritis Systemic Lupus
Erythematous with Nephritis
Scleroderma
Giant Cell Arteritis or Temporal
Arteritis
Wegner's Granulomatosis

EAR, NOSE AND THROAT

Loss of hearing
Loss of speech



* Acceptance is when the benefits: 1. Are accepted at ordinary rates, or 2. Are accepted with loadings and/or exclusions and the Counter Offer terms are accepted by the member.

** Excluding premiums paid on loadings

The content used in this brochure are given to the explanation the PPS insurance (Namibia) product range and does not constitute advice. You should be able to speak to a financial advisor as a broker to get the most suitable solution for your needs.

The Professional Provident Society Holdings Trust No. IT 312/2011(PPS Holdings Trust) is a Registered South African Trust. PPS Insurance Company (Namibia) Limited Reg. No. 2003/122 (PPS Insurance (Namibia)), PPS Insurance Company Limited Reg. No. 2001/017730/06. - PPS Insurance Company Ltd is an Administrator of PPS Insurance Company (Namibia) Ltd. All information and opinions provided are of a general nature and are not intended to address the circumstances of any particular individual. We are not acting and do not purport to act in any way as an adviser or in a fiduciary capacity. Any representation or opinion is provided for information purposes only. The information provided in this document is subject to terms and conditions applicable to any policies issued by PPS Insurance (Namibia).