



# 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	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.
CRITICAL ILLNESS CORE 100% COVER (OPTIONAL)	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.
CRITICAL ILLNESS CI 100% COVER (OPTIONAL)	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.*
CHILD CRITICAL ILLNESS COVER (AUTOMATICALLY INCLUDED)	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.
CATCHALL BENEFIT (OPTIONAL)	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.
CRITICAL ILLNESS PREGNANCY COMPLICATIONS COVER (OPTIONAL)	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.

\* 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 Erythematosus 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.

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