



Feel good about Life Insurance

POLICY DOCUMENT FOR  
THE POLICYHOLDER:

JOHN DOE

POLICY NUMBER:

DL23-0252207

In support of  
The Environment



Different Life (Pty) Ltd is an authorised financial services provider

FSP No. 45453 | Directors: A. G. Tomlinson (Executive),  
P. N. Tomlinson (Executive), V. Daljee, A. Lester, C.D.  
Botha, J.C. Fellingham | Reg. No. 2014/023254/07

The underwriter of this policy is Old Mutual Alternative  
Risk Transfer Limited (OMART), a licensed life insurer.

**OMART** FROM  **OLDMUTUAL**

Your Policy

Policy Number:	DL23-0252207
Total Monthly Premium:	R 2,537.14
Original Purchase Date:	13-11-2023
Start Date:	01-12-2023

Insured's Details

**John Doe**, the life insured under this policy, was born on **02-01-1980**, is a Male, **has never smoked** and is a permanent resident of **South Africa** whose identity number is **8001025000084** (if you plan to emigrate please let us know as this could affect your policy with us).

Monthly Income (before tax):	R 25,000
Monthly Household Income (before tax):	R 30,000
Highest form of education:	3 year University Degree
Insured Occupation:	Accountant
Height	1,75 m
Weight:	75 kg

Debit Order Details

Premium Payer Name:	John Doe
Bank:	Absa Bank
Branch Code:	632005
Account	123456789
Account Type:	Current
Debit Day:	25th of each month

Premiums

Premiums are collected from your bank account monthly in advance on your selected debit order date. In **December** each year, your total premium will increase by the amount in the table based on your premium escalations\*. If, subsequent to commencement of your cover, we do not receive your premium on the due date for any reason, we will notify you and if payment is not received within the next 15 days, your policy may be cancelled.  
\* (under Policy Details and Descriptions)

Date	Premium
01-12-2024	R 2,689
01-12-2025	R 2,851
01-12-2026	R 3,022
01-12-2027	R 3,203
01-12-2028	R 3,395
01-12-2033	R 4,544
01-12-2038	R 6,080
01-12-2043	R 8,137

Cover Start Date

Your policy commences when the first payment is collected. The benefit(s) on your policy start on **01-12-2023** provided that we successfully collect your first monthly payment before then.

# What you need to know about Different Life and Your Policy

## Our Approach

At Different Life we take the payment of valid claims very seriously. Claims are paid when all questions on your medical, lifestyle and personal information are answered honestly, accurately and completely at the time of application.

## Premium Guarantee Period and Premium Reviews

Unfortunately we cannot be certain about the future. But what we can do is guarantee that your premiums will not increase by more than *your premium escalation rate* in each of the first 5 years from the cover start date.

Premiums are based on our expectations of future conditions and we expect them to be sufficient for the duration of your policy. However, future conditions are uncertain and may be different to our expectations. For this reason, we will review your premium at the end of the first 5 years and thereafter each year on your policy anniversary. If, at a review, there is a premium change, we will notify you of the premium change at least 31 days before the premium change is implemented. We may change the premium at any time, even before the next review date, if the cost of providing cover changes significantly because of changes in tax or other laws.

## Risk-only Products

Your policy pays out only in the occurrence of an insured event. There is no investment component, no cash back and no cash value if cancelled.

## Cancellation

If Different Life or this product does not live up to your expectations you can cancel your policy at any time. Where at the date that we receive the cancellation notification, premiums have already been collected or processed for a current or future cover period, such premiums will not be refunded and cancellation will be effected at the end of that cover period. This policy has no cash or surrender value. (Note: For a cancellation during the Cooling Off Period any payments to the insurer will be refunded (less the cost of cover enjoyed).)

## Provision for Reinstatement

If the policy lapses, it may be reinstated within a maximum of six months of lapse upon such terms and conditions as Different Life may reasonably choose to impose.

## Underwriter

The underwriter of this policy is Old Mutual Alternative Risk Transfer Limited, which is a licensed life insurer in terms of the Long Term Insurance Act.

## Claims

Please note that, in the event of you (or your beneficiary) needing to claim, the following contact details will be useful:

- Tel: 010 020 1921
- Email: [claims@differentlife.co.za](mailto:claims@differentlife.co.za)
- Web: [differentlife.co.za/claims](http://differentlife.co.za/claims)

We will provide details of all the required information for the specific claim. This will ensure that Different Life can process the claim quickly and efficiently.

The claim may not be paid if Different Life is not notified within three months of the event that gave rise to the claim.

If you would like to institute legal proceedings regarding any claims decision, you need to do so within 3 years after the decision is confirmed. If legal action is not taken within this time, you will lose the right to dispute the rejection of this claim under this policy.

## Different.org and your Different Donation toward The Environment

Thank you for joining Different .org. As a Different.org member you get to make a Different Donation at absolutely no extra cost to you. You are also subscribed to the Different.org newsletter, which keeps you up to date with projects on Different.org. Your first payment and every anniversary payment will go to The Environment. The Different Foundation will collect a donation equivalent to one month's premium ("Different Donation") on your selected debit order date. If this collection is successful, you will not be under an obligation or required to pay a premium for that month and you will continue to enjoy your usual cover. The Different Donation will go toward The Environment and we will send you an email to make it easier for you to choose a specific project if you wish to do so.

Policy Details and Descriptions

Benefit	Benefit Amount (Esc*)		Premium (Esc*)	
Life Cover	R 5,600,000	(0.0%)	R 1,365.46	(6.0%)
Salary Protection	R 11,811	(0.0%)	R 155.95	(6.0%)
Disability Cover	R 3,700,000	(0.0%)	R 501.86	(6.0%)
Critical Illness Cover	R 1,200,000	(0.0%)	R 513.87	(6.0%)

**Total Premium** **R 2,537.14**

\* Annual escalation rate

Cover and Premium amounts in the table above are effective from 01-12-2023.

Don't forget each year your **total December payment** will be a Different Donation allocated to your account on [different.org](#) where you can assign it to your favourite project.

Nominated Beneficiaries

Name	ID Number	Relationship	Percentage
Jane Doe	19900101	Spouse	100,00

Debit Order and Banking Details

Your premium will be collected by debit order on the 25th of each month. If the debit date falls on a non banking day we will collect on the last banking day prior to the debit date. Your payments are always collected in advance for cover starting on the 1st of the month following your debit.

You confirmed that you have authority over Absa Bank account number 123456789 and gave permission for it to be debited in terms of the policy and you agreed to allow for tracking of dates to match with cashflow (at no additional cost to yourself). This means that Different Life can, in the event of there being insufficient funds available in your account, continue to re-present the payment instruction to your bank until payment has been fully satisfied.

## Life Cover

### Premium and Benefit Escalation

Your benefit will escalate at 0.0% and your premium at 6.0% annually.

### When can I claim

In the event of your death, **R 5,600,000** will be paid to your nominated beneficiaries following a successful claims assessment.

### When does this benefit expire

Your cover does not expire and will continue until you die.

### When can I not claim

- When death is as result of your own act and, in the opinion of Different Life, you committed or attempted suicide.

# Salary Protection

## Premium and Benefit Escalation

Your benefit will escalate at 0.0% and your premium at 6.0% annually.

## When can I claim

Salary Protection will pay **R 11,811 (After Tax)** per month, directly to you, while you are unable to perform *your insured occupation* after more than **3** consecutive months of being off work due to a disability. Your monthly payout will be limited: your total income from this policy, together with any other form of work-related income or disability income payout, will be no more than the after tax equivalent of 75% of your monthly income (excluding all allowances) immediately prior to your claim.

For the first 12 months of disability your *insured occupation* will be defined as any work as a **Accountant**. From month 13 onwards, the *insured occupation* definition will change to include any similar occupation to which you are suited by skill, education and/or training. On confirmation of a permanent disability your monthly benefit will be payable until you reach 65, until you retire or until your death, whichever comes first.

Please note that claims may require South African medical reports to be assessed.

## When does this benefit expire

Your cover will continue until you reach age 65, until you retire or until your death, whichever occurs first.

## When can I not claim

- Active participation in war, civil commotion, insurrection, riot, usurpation of power, terrorism or acts of terrorism
- Intentional or gross negligent self-inflicted injury
- Failure to provide adequate medical evidence/proof of continuing disability
- Failure to follow reasonable medical advice to prevent, minimise or repair the disability
- Excessive consumption of alcohol, intentional inhalation of fumes, intentional or negligent consumption of: poisons, drugs, narcotics or medication (unless prescribed by an independent medical practitioner and used as prescribed)
- You are not covered for claim(s) arising from cosmetic or elective surgery unless those claims arise due to complications of the surgery.

## Disability Cover

### Premium and Benefit Escalation

Your benefit will escalate at 0.0% and your premium at 6.0% annually.

### When can I claim

Disability Cover will pay you **R 3,700,000** in full if you are totally and permanently unable to perform your **role as a Accountant** and any similar occupation to which you are suited by skill, education and training due to a disability.

Please note that claims may require South African medical reports to be assessed.

### When does this benefit expire

Your cover will continue until you reach age 65, until you retire or your death, whichever occurs first.

### When can I not claim

- Active Participation in war, civil commotion, insurrection, riot, usurpation of power, terrorism or acts of terrorism
- Intentional or gross negligent self-inflicted injury
- You fail to follow reasonable medical advice to prevent, minimise or repair the disability
- Excessive consumption of alcohol, intentional inhalation of fumes, intentional or negligent consumption of: poisons, drugs, narcotics or medication (unless prescribed by an independent medical practitioner and used as prescribed)



## Critical Illness Cover

### Premium and Benefit Escalation

Your benefit will escalate at 0.0% and your premium at 6.0% annually.

### When can I claim

Critical Illness Cover will pay you **R 1,200,000** in full if you are diagnosed with or suffer from: stroke, heart attack, heart surgery or cancer as defined below and confirmed by Different Life's medical officer.

### Cancer

- A malignant solid tumour (carcinoma or sarcoma) which is microscopically characterized by uncontrolled growth of the cancer cells breaking through the basement membrane (a thin layer of tissue that covers a surface, lines a cavity, or divides a space or organ) or invading the normal surrounding tissue of origin. Borderline solid tumours, tumours considered to have a low-malignant potential, prostate and non-melanoma skin cancers are not included in this definition. For prostate cancer please see below.
- A cancer of the blood treated in any of the following ways:
  - Chemotherapy
  - Radiation therapy
  - Bone marrow or stem cell transplant
  - Maintenance biological or targeted therapy
- Prostate cancer lesions will be paid if the cancer has spread outside of the prostate gland, or if a prostatectomy has been performed, or if following a prostate biopsy there is microscopic confirmation of a prostate cancer lesion with a Gleason Score of 7 or more (a score that describes the aggressiveness of the cancer and likeliness that it will spread or progress).

## Stroke

A stroke is the death or loss of functioning brain tissue as a result of a lack of blood supply. This is usually due to a blockage or rupture of a blood vessel in the brain. The stroke must have resulted in any of the following findings that are still present 30 days after the stroke and confirmed by a neurologist:

- Loss of muscle motor function (a power score of less than 3/5)
- Loss of speech
- Loss of sensation
- Loss of vision or hearing
- New diagnosis of epilepsy (recurrent fits) caused by the stroke
- Loss of function of the cerebellum (balance, co-ordination and walking difficulties)

The stroke must be visible on a brain scan (CT or MRI scan) and the area of the brain affected on the scan must correspond to the loss of brain function indicated in the list above.

## Heart surgery

Any open heart surgery (cutting through the breast bone to perform surgery to the heart) or key-hole surgery to correct (bypass) the narrowing or blockage of one or more of the heart's (coronary) artery/ies using another artery or vein taken from elsewhere in the patient's body.

## Heart Attack

A heart attack is the death or loss of functioning heart tissue as a result of a lack of blood supply. This is usually due to a blockage of a blood vessel supplying the heart. This results in typical symptoms and can be picked up by doing an ECG (electrocardiogram) or scan of the heart and by blood tests showing a leak of heart tissue proteins or enzymes into the blood stream. Therefore, the heart attack must have resulted in all three of the following findings confirmed by a cardiologist:

- Sudden onset of symptoms in keeping with a heart attack such as chest pain AND
- Internationally recognized and documented evidence of a heart attack on the ECG (electrocardiogram) or heart imaging such as an echo done at the time of the event AND
- Raised blood markers confirming the death of the heart tissue according to a troponin test result of a least five times the value of the recommended WHO (World Health Organisation) cut off level for a heart attack to have occurred as measured by a particular troponin test. This troponin level can be found on the printed laboratory result of the blood tests done at the time of the event. Below is a table of the tests used and their qualifying levels:

Marker		Value	
* Test	Tropo	Unit:	Unit:
Roche hsTnT	TnT	>500	>0,5
Abbott ARCHITECT	TnI	>1500	>1,5
Beckman AccuTnI	TnI	>2500	>2,5
Siemens Centaur Ultra	TnI	>3000	>3,0
Siemens Dimension RxL	TnI	>3000	>3,0
Siemens Stratus CS	TnI	>3000	>3,0

\*Use the relevant manufacturer's test as it appears on the laboratory report.

## When can I not claim

- Death occurs within 30 days of claimed event
- Intentional inhalation of fumes, intentional and negligent consumption of poisons, drugs, narcotics or medication (unless prescribed by and independent medical practitioner and used as described)

## When does this benefit expire

Your cover will continue until you reach age 65, or your normal retirement age or your death, whichever occurs first.