



Feel good about Life Insurance

POLICY DOCUMENT FOR
THE POLICYHOLDER:

SULI TEST

POLICY NUMBER:

DL26-0384752

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

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

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



Your Policy

Policy Number:	DL26-0384752
Total Monthly Premium:	R 1,376.07
Original Purchase Date:	06-07-2026
Start Date:	01-08-2026

Insured's Details

Suli Test, the life insured under this policy, was born on **01-01-2000**, is a Male, **has never smoked** and is a permanent resident of **South Africa** whose identity number is **0001017038181** (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	1239999321
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 **August** 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, we will be entitled to cancel your policy.
* (under Policy Details and Descriptions)

Date	Premium
01-08-2027	R 1,459
01-08-2028	R 1,546
01-08-2029	R 1,639
01-08-2030	R 1,737
01-08-2031	R 1,841
01-08-2036	R 2,464
01-08-2041	R 3,298
01-08-2046	R 4,413

Cover Start Date

Your policy commences when the first payment is collected. The benefit(s) on your policy start on **01-08-2026** 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, in addition to your contractual premium escalations 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.

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 you are dissatisfied with any aspect of the product or service under the 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 surrender value. Note: For a cancellation during the Cooling Off Period (31 days from receiving your policy documents) any premiums received by OMART will be refunded (less the cost of cover enjoyed). You may cancel this policy by calling 010 020 1921 or emailing us at info@differentlife.co.za.

Note that you cannot cool-off on any of the benefits that have been claimed on.

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.

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
- Web: 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.

If you are unsatisfied with the claim decision, you can make representations or provide additional evidence for consideration within 90 days of the claim decision being communicated.

If you would like to institute legal proceedings regarding the decision, you need to do so within 3 years after the end of the 90-day period referred to above. If legal action is not taken within this time, you will lose the right to dispute the rejection of this claim under this policy.

If your claim remains rejected even after you've made representations to us to have the decision reversed, you must institute legal action within the time limit.

The claim may not be paid if we have not been notified within three months of the event that gave rise to the claim.

Policy Details and Descriptions

Benefit	Benefit Amount (Esc*)		Premium (Esc*)	
Life Cover	R 7,400,000	(0.0%)	R 774.42	(6.0%)
Add-on: Accelerated Funeral	R 50,000	(0.0%)	R 11.00	(6.0%)
Add-on: Terminal Illness Benefit	R 7,400,000	(0.0%)	R 18.00	(6.0%)
Add-on: Double Accident	R 100,000	(0.0%)	R 6.57	(6.0%)
Salary Protection	R 16,860	(0.0%)	R 101.30	(6.0%)
Disability Cover	R 7,500,000	(0.0%)	R 301.39	(6.0%)
Critical Illness Cover	R 1,500,000	(0.0%)	R 163.39	(6.0%)

Total Premium

R 1,376.07

* Annual escalation rate

Cover and Premium amounts in the table above are effective from 01-08-2026.

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 the banking details provided 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.

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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 7,400,000** 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.

Benefit Enhancements:

Funeral Cover

If you die, an early payment of **R 50,000** of your Life Cover amount will be paid within two business days of receiving all documentation required for a valid claim. Funeral cover benefits are not paid to minors. The payment will be made to the beneficiary listed as the **primary beneficiary** if over 18 years of age or, if no primary beneficiary is nominated, payment will be made to the adult beneficiary with the highest percentage allocated by the policyholder.

Terminal Illness

If you are diagnosed with a life expectancy of less than 12 months – to Different Life's satisfaction – the Life Cover amount can be advanced to you, in full, following the standard claims procedure.

Double Accident

In the event that a claim arises solely from an accident, an additional **R 100,000** will be paid to you or your beneficiaries.

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 16,860 (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 7,500,000** 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 1,500,000** 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 likelihood 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.