

child: illness and injury **benefit**



Children bring us the greatest joy and as parents we strive to protect them and their wellbeing at all times. But while scrapes and cuts are quick to heal, more serious illnesses and injuries can place families under significant financial pressure. That's why our Child: Illness and Injury Benefit has been developed specifically for children. It covers illness and injuries parents are concerned about and which will cause significant financial strain if they were to materialise.

The Child: Illness and Injury Benefit pays a lump sum if a child suffers a defined dread disease, injury impairment or infection. The benefit covers 81 claim events, many of which are unique in the children's benefit market.

Some examples of what's covered include:

- Diseases, such as cancer, organ failure, Crohn's disease*, epilepsy and anorexia*.
- Injuries or accidents, such as head injuries, rib fractures*, gunshot wounds*, dog bites* and near-drowning.
- Impairments, such as loss of sight, hearing, speech and loss of the use of limbs.
- Infections, such as rabies*, cerebral malaria*, tetanus*, meningitis and the Ebola virus*.

**how
does it
work?**



additional protection

For additional protection, we've included two safety net events:

01 The ICU claim event* provides cover when a child is admitted to ICU for at least 48 hours for any reasons, such as accidental poisoning or a snakebite.

02 The catch-all claim event* provides cover for any other diseases or injuries, not specifically listed, but which are severe enough to warrant a payment.

**These are just some of the events unique to the Sanlam children's benefit.*

why sanlam's child: illness & injury benefit

- > The benefit has been tailor-made for children, covering an extensive range of dread diseases, injuries impairments and infections.
- > Many of the events covered are a first in the children's benefit market thereby meeting needs not currently being addressed by other children's benefits.
- > We will only ask medical questions and will not ask for new or invasive medical tests.
- > The benefit offers cover of up to R1 million and can be combined with any other benefits on the same plan.
- > Premiums are affordable. Cover of R300 000 will on average cost only R35 per month (exact premiums will depend on factors like the child's age).

The benefit is available from the child's first birthday and provides cover until his or her 19th birthday.

get in touch

- > Speak to your Sanlam financial adviser or accredited broker for more information or the full list of 81 claim events we cover.
- > Phone our Client Contact Centre on **0860 726 526**
- > Send an e-mail to life@sanlam.co.za
- > Visit our website - www.sanlam.co.za

This brochure gives a general summary of the Child: Illness and Injury Benefit. Detailed terms and conditions are set out in the policy quote.