

TRIARC DREAD DISEASE

COMPREHENSIVE OR CORE

MAXIMUM ENTRY AGE 60

MINIMUM TERM: 5 YEARS



**DREAD DISEASE
COVER**



**SURVIVAL
PERIOD**



CLAIM EVENT

CLAIM AMOUNT

The dread disease claim events are divided into categories and some of the categories are divided into severity levels. Depending on the severity of the dread disease, either a 25% or a 100% benefit pay-out could be made.

Multiple claims may be made until such time as the full benefit amount is exhausted.

This product can be standalone, or accelerated into life cover

MAXIMUM TERM: AGE 65



DREAD DISEASE BENEFIT

TRIARC will pay a percentage of the cover amount as a lump sum if the insured life meets the requirements of one of the defined dread disease claim events.

Minimum sum assured: R 50 000

Maximum sum assured: R 3 000 000



SURVIVAL PERIOD

To qualify for a claim, the insured life must survive for a period of 14 days from the date of diagnosis of the dread disease.

TRIARC may at its sole discretion, waive the survival period at claim stage.



CLAIM EVENT

A claim will be considered if, the insured life suffers a dread disease that meets the requirements of one or more of the defined dread disease claim events.

**COMPREHENSIVE COVERS A TOTAL OF 76 CONDITIONS
CORE COVERS A TOTAL OF 15 CONDITIONS**

ACCELERATED BENEFIT

When the benefit is an accelerated benefit:

- Any claim amount paid will reduce the life cover by an equivalent amount.
- If the death benefit has already been reduced by a previous accelerated disability, functional impairment or critical illness claim and the remaining death benefit is less than the disability amount, then the disability amount will be automatically reduced to that of the remaining death benefit.
- If the death benefit is exhausted by a claim, the dread disease benefit will end.



BENEFIT TERMINATION EVENTS

The benefit ends on the earliest of:

- The death of the insured life
- The end of the benefit term
- The payment of the full benefit
- In the case of an accelerated benefit, the exhaustion of the underlying Death Benefit.

The cancellation of the policy or benefit as a result of:

- Any event covered in the policy contract
- Notification of the policyholder.



PREMIUM INCREASE OPTIONS

LEVEL PREMIUM PATTERN

BENEFIT INCREASES: 0%, 3% AND 6%

COMPULSORY 5% PREMIUM PATTERN

BENEFIT INCREASES: 0%, 3% AND 6%

GUARANTEE TERM OF 5/10 YEARS OR EXPERIENCE RATED



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