

PROTECTION THAT COULD PAY YOU UP TO R350 000 IN THE EVENT OF PERMANENT DISABILITY.

Have you ever wondered what would happen to you should you be injured? At work or even at home and not just you, but the rest of your family too? Do you have sufficient funds that will cover your debt should you or your loved ones suffer temporary disability, permanent disability or even diagnosis of a dread disease?

Whatever form an accidental injury, death or illness takes, it's likely to cause disruption and expense to any family.

Although you cannot prevent this from happening, there is one course of action you can take.

You can protect yourself and your family financially with our combo protection plan.

Momentum Insurance combo protection plan is an all-in-one protection policy with substantial cover for:

- Accidental permanent total disablement
- Dread disease
- ICU
- Identity theft
- Retrenchment cover

How does the cover work?

It is a comprehensive policy where you can choose cover for yourself alone, as a single parent with children, or for yourself, nominated spouse and your dependent children. You and your spouse can apply for the cover while you are between 18- to 65-years of age and a permanent employee.

Children have to be between 6-months and 21-years (under 25-years if full-time students)

There are five levels of cover available to you. Your money is paid out in addition to any other benefits that you may receive. Your policy remains in force for 180-days while you are traveling outside the borders of South Africa. You must, however, have a permanent residence in South Africa.

What else does the policy provide?

You get all the financial protection 24-hours a day, 365-days a year – worldwide. No medical examination is necessary. We do however have a waiting period for illness and certain health questions are required. No waiting period will apply to any benefit payable if accidental injury is as a result of an accident. No benefit is payable for illness within the first 180-days from the effective date. There is no liability under this policy if the retrenchment process commences within 180-days from the effective date

So, don't delay. Protect yourself and your family financially. Complete the application form now.

What is excluded from this cover?

Standard exclusions apply in order to keep premiums as low as possible. These include pre-existing conditions, mental disorders and professional sports injuries. Please familiarise yourself with the terms and conditions of this policy.

Should you have any queries, please call us between 08:00 and 16:30 during weekdays on 0861 426 837

Momentum Direct is an authorised financial services provider (FSP 35409) and part of Momentum Metropolitan Holdings Limited.



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The Momentum Insurance combo protection plan

momentum.co.za

Insured event	Children	Level 1	Level 2	Level 3	Level 4
Accidental permanent total disablement	25%	R 210,000	R 252,000	R 294,000	R 350,000
Schedule of permanent disabilities					
1. Severe paralysis of both upper or lower extremities or one upper and one lower extremity	25%	R 210,000	R 252,000	R 294,000	R 350,000
2. Complete loss of the power of mastication and speech function	25%	R 210,000	R 252,000	R 294,000	R 350,000
3. Complete and incurable Insanity	25%	R 210,000	R 252,000	R 294,000	R 350,000
4. Severe disfigurement of the face or head that handicaps the Insured Person in securing or retaining employment	25%	R 210,000	R 252,000	R 294,000	R 350,000
5. Complete and irrecoverable loss of sight of both eyes	25%	R 210,000	R 252,000	R 294,000	R 350,000
6. Complete and irrecoverable loss of sight in one eye	25%	R 60,000	R 71,500	R 84,000	R 100,000
7. Complete and irrecoverable loss of hearing in both ears	25%	R 112,500	R 134,000	R 157,500	R 187,500
8. Complete and irrecoverable loss of hearing in one ear	25%	R 75,000	R 89,500	R 105,000	R 125,000
9. Total loss of use of both hands or amputation of both hands at wrist joints or above	25%	R 210,000	R 252,000	R 294,000	R 350,000
10. Loss of the fingers on both hands	25%	R 125,000	R 149,000	R 175,000	R 208,000
11. Total paralysis of both upper extremities	25%	R 210,000	R 252,000	R 294,000	R 350,000
12. Loss of both feet	25%	R 210,000	R 252,000	R 294,000	R 350,000
13. Loss of one foot	25%	R 75,000	R 89,500	R 105,000	R 125,000
14. Other permanent disabilities	25%	See policy wording	See policy wording	See policy wording	See policy wording
Insured event					
15. Retrenchment cover - limited to main policyholder only		R 5,000	R 7,500	R 10,000	R 15,000
16. ICU		R 20,000	R 20,000	R 20,000	R 20,000
Fixed sum benefits (16 to 18) do not increase by levels selected					
17. Dread disease		R 50,000	R 50,000	R 50,000	R 50,000
18. ID theft		R 20,000	R 20,000	R 20,000	R 20,000

Should any discrepancies arise between this marketing material and any literature received in connection with this policy, the master policy will govern in all cases. Momentum Direct is an authorised financial services provider (FSP 35409) and part of Momentum Metropolitan Holdings Limited.