



PPS CRITICAL ILLNESS COVER

When the unexpected happens, you should only worry about what counts... your recovery

This cover is designed to ease the financial pressures that come with a severe illness, by paying a lump-sum amount if you are diagnosed with and survive a life-altering illness such as cancer, heart attack, stroke, multiple sclerosis or Parkinson's disease.

WHY YOU SHOULD GET THIS COVER



PPS will pay a lump sum if you suffer from any of the listed dread disease, trauma or physical impairment events. The amount will be based on the severity of the condition and can be from 5% to 100% of the insured amount.



As an insured member, your children younger than 21 are automatically covered for critical illness at no additional premium. PPS will pay a lump sum if your child is diagnosed with a listed condition. PPS will pay 10% of the benefit up to a limit, for every claim and there is no limit to the number of claims.



Preservation and continuation of cover: you can claim multiple times under the same categories.



You can receive up to 200% of your cover for cancer and cardiovascular conditions, if the condition recurs

WHAT IS THE BENEFIT TO YOU?

Your benefits increase annually to keep up with inflation.

CORE 100% COVER:

PPS will pay 100% of the insured amount as a lump sum if you suffer from one of the core conditions: heart attack, cardiac surgery and procedures, stroke or cancer. For all other listed conditions, the amount will be based on the severity of the condition and can be 5%, 10%, 25%, 50%, 75% or 100% of the insured amount.

CI 100% COVER:

PPS will pay 100% of the insured amount for most listed conditions.

CATCHALL BENEFIT:

This benefit covers you for all other serious, permanent medical or physical conditions that are not listed in any of the benefit categories. PPS will pay 25%, 50% or 100% of the insured amount depending on the result of the assessment performed.

EXACT RIDER BENEFIT:

PPS will pay an additional lump sum for specific types of cancer that meet the claims criteria and have genetic makeup that is susceptible to immunotherapy/targeted therapy.

EXPANDER RIDER BENEFIT:

This benefit will expand the claim definition for lower severity conditions, availing up to 25% of the sum assured up to a limit for every category.



QUALIFY FOR PROFIT-SHARE WITH **EVERY PRODUCT YOU TAKE**

As a PPS graduate professional with the PPS Critical Illness Cover you qualify for direct returns to your PPS Profit-Share Account^{TM**}, irrespective of whether you claim or not.

COMPLIMENTARY **PPS SOLUTIONS**

As a graduate professional, your most important asset is your ability to earn an income. Ensure that you are sufficiently covered for any of life's unexpected occurrences by considering the following PPS products tailored for you:

PPS Professional Life ProviderTM

PPS Professional Disability ProviderTM

PPS Education Cover

**PPS Sickness and Permanent
Incapacity benefit**

PPS Essential Life Provider

SPEAK TO YOUR **PPS-ACCREDITED FINANCIAL ADVISER TODAY** TO GET THIS COVER

When looking for advice on the right cover for your stage in life, your PPS-accredited financial adviser is your trusted expert to guide you through PPS's comprehensive solutions.

Need a PPS-accredited financial adviser?
Visit www.pps.co.za and we will match you to one.

CLAIMS ARE **QUICK AND SIMPLE**

Because PPS exists to pay members claims, we ensure that the process is easy and hassle-free for you.



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www.pps.co.za



Contact your PPS-accredited
financial adviser

Members holding qualifying life-risk products share in the profit and loss of PPS through the notional PPS Profit-Share AccountTM, which vests on retirement from age 60 or death. Past performance is not necessarily indicative of future performance.

PPS is a licensed insurer conducting life insurance business, a licensed controlling company and an authorised FSP. V1 | 2025