



PPS SICKNESS AND PERMANENT INCAPACITY BENEFIT

When you are unable to work due to sickness or injury, PPS will cover you.

This cover is designed to replace or supplement your income when you are unable to perform your professional duties partially or totally, due to sickness or injury.

WHY YOU SHOULD GET THIS COVER

-  This product is unique in the South African insurance market, tailored for graduate professionals.
-  It covers up to 100% of your earning ability, both now and in the future.
-  You still enjoy benefits while you are overseas for work, holiday or emigration, with no additional premiums.
-  You enjoy full cover when partaking in any hazardous activity or sport such as scuba diving and motor racing, with no additional premiums.
-  We do not reduce your benefit payments, regardless of any other income or benefit payments that you receive.
-  Your cover remains in place even if you change occupation, provided the new occupation is eligible for the PPS Sickness and Permanent Incapacity benefits.

WHAT IS THE BENEFIT TO YOU?

- You do not need to have lost your income to qualify for a claim.
- All illnesses are covered* and you do not need to be hospitalised to claim.
- There is no limit on the number of times you can claim, subject to 728 days per unrelated medical condition.
- For women, all sickness and complications related to pregnancy, childbirth and miscarriage are covered.
- This includes the recovery of the surgical wound from a caesarian section
- Your benefits increase annually to keep up with inflation.



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

As a PPS graduate professional with the PPS Sickness and Permanent Incapacity benefit, 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 Life ProviderTM

PPS Critical Illness Cover

PPS Professional Disability ProviderTM

PPS Education Cover

PPS Business Assurance

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.



C0860 123 777



claims@pps.co.za



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