



## 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 benefit 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. Visit [www.pps.co.za](http://www.pps.co.za) to see the full list of conditions.



As an insured member, your children under age 21 are automatically covered for critical illness at no additional premium. PPS will pay a lump-sum benefit if your child is diagnosed with a listed condition. PPS will pay 10% of the benefit up to a maximum of R250 000, 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 or different 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.
- You can choose from different cover and benefit options that will provide payouts ranging from 5-100%, giving you flexibility to choose a plan that suits you.
- **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%, 15%, 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 maximum of R250 000 for every category. Visit [www.pps.co.za](http://www.pps.co.za) to see the full list of conditions.



# 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](http://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.

 Call us on 0860 123 777

 **OR** e-mail [claims@pps.co.za](mailto:claims@pps.co.za)

 **OR** contact your PPS-accredited financial adviser

 **OR** visit [www.pps.co.za](http://www.pps.co.za)

## EARN PROFIT-SHARE WITH **EVERY PRODUCT YOU TAKE**

As a PPS member with the Critical Illness benefit, you receive direct profit allocations to your PPS Profit-Share Account\*, 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:

-  **Professional Life Provider**
-  **Professional Disability Provider**
-  **Education Cover**
-  **Sickness and Permanent Incapacity**

\*Members holding qualifying products share in the profit or loss of PPS and 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 | 2022