



PPS PROFESSIONAL DISABILITY PROVIDER

**You don't choose a disability,
but you can choose how you are
covered.**

This cover is designed to pay out a tax-free lump sum should you become disabled. You can use the payment to fund workplace adaptations such as workstation set-up changes, property adaptations like modifying a vehicle or house and/or assistive devices like a wheelchair.

WHY YOU SHOULD GET THIS COVER



The PPS Professional Disability Provider offers you two options to cover disability-related conditions and the impact thereof.



The Occupational Disability benefit covers you for a disability that renders you unable to carry out your own or other similar professions due to injury, illness or an accident. This cover is for total impairment and 100% of the benefit is paid out.



The Functional Disability benefit covers you for an illness or injury that affects your ability to perform your day-to-day functions, even if you are still able to perform your professional duties. Based on the impact of the disability the benefit will pay 25%, 50%, 75% or 100% of the benefit amount*.

*refer to Appendix D

WHAT IS THE BENEFIT TO YOU?

- Having both occupational and functional disability benefits provides you with more comprehensive cover, which means greater peace of mind as you have more options in your time of need.
- If you have both the occupational and functional disability benefits, your claim assessment will first be against your ability to perform your occupation. If no claim is payable under this definition, then the claim will be assessed against the functional disability criteria.
- Should you be covered for both occupational and functional disability, you will receive the SYNC discount, reducing your total premium.
- Your benefits increase annually to keep up with inflation.

25-YEAR-OLD AUDITOR



Medical Condition: Amputated right leg and thigh due to car accident.

Occupational Disability: No payment (Not totally unable to be an auditor)

Functional Disability: 50% of sum assured payable (Musculoskeletal claims category)

25-YEAR-OLD CIVIL ENGINEER

Medical Condition: Amputated right leg and thigh due to car accident.

Occupational Disability: 100% payment (unable to be an engineer)

Functional Disability: No payment (100% of benefit paid under occupational disability)



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.

 Call us on 0860 123 777

 **OR** e-mail claims@pps.co.za

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

 **OR** visit www.pps.co.za

EARN PROFIT-SHARE WITH EVERY PRODUCT YOU TAKE

As a PPS member with the Disability Provider 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**
-  **Critical Illness Cover**
-  **Sickness and Permanent Incapacity**
-  **Education Cover**
-  **Business Assurance**

**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