



PPS SICKNESS AND PERMANENT INCAPACITY COVER

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 the only one of its kind in the South African insurance market, tailored for graduate professionals.



It covers 100% of your earning ability as a member, 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 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 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.

* Depended on member health and medical underwriting decision made at application stage.



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 Sickness and Permanent Incapacity 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**
-  **Professional Disability Provider**
-  **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