



COVID-19 Benefit

*Vanilla*

Hollard.



## Your Hollard COVID-19 Benefit

This document is part of and attached to *your* Hollard Funeral Policy wording.

This document sets out the terms and conditions of the Hollard COVID-19 Benefit.

Once the Hollard Funeral Benefit is chosen, all *insured persons* that *you* have selected the cover on this policy will be covered by this benefit.

The sections below are specific to the Hollard COVID-19 Benefit. All other sections that are present in *your* Hollard Funeral Policy wording are applicable to the COVID-19 Benefit.

## 1. The benefits

All *insured* persons on *your* Hollard Funeral Policy will receive this benefit when *you* buy the Hollard Funeral Policy. The details of how this benefit works are given below.

### The COVID-19 Benefit

We will pay the *benefit* amount if any of *your insured persons* die.

If an *insured person* dies and tested positive for the COVID-19 virus after the benefit start date, we will pay the *benefit amount* as set out below as a lump sum, if the event happened during the following period:

- For *insured persons* who are listed on an existing policy on or before the 1st of April 2020:
  - » This benefit is automatically included for all *insured persons*.
  - » The benefits, as per the existing policy, are still subject to a waiting period.
  - » The period of insurance for this benefit will be 6 months less the smaller of the duration, in whole months:
    - from the start date of this policy to the 1st of April 2020; or
    - from the start date of the most recently added benefit on this policy that has a waiting period, to the 1st of April 2020; after which it will expire.
- For *insured persons* who are listed on a new policy with a policy start date after the 1st of April 2020:
  - » The benefit is automatically included for all *insured persons*.
  - » The period of insurance for this benefit will expire after 6 months starting on the policy start date, after which the benefit will expire.

There is no premium for this benefit. This may change in future and we will notify *you* of the change prior to the effective date. *You* will have 2 days to accept the change for the cover to continue or decline the change and cover.

We will not pay a claim where a claim is payable on any other benefit on this policy for the deceased *insured person*.

We can cancel this benefit at any time in the future. We will notify *you* of this cancellation and the cancellation date. Any claims that we have receive after the cancellation date will not be valid.



## 2. What we pay out for the COVID-19 Benefit

### Benefit amounts

The *benefit amount* for each *insured person* will be the lesser of:

- N\$15 000, and
- The total *benefit amount* for each *insured person* on this policy at the benefit start date, the 1st of April 2020.

### Limits for this benefit

Total cover in respect of an *insured person* may not exceed N\$30,000 (thirty thousand) on one or more Hollard Funeral Policies.

When *you* claim, we will ask *you* to prove that the *insured person* died as a result of the COVID-19 virus and tested positive for the COVID-19 virus after the benefit start date.

## 3. When we will NOT pay a COVID-19 Benefit

### If you do not pay the premium for each insured person

If *you* miss a *premium* for *your* Hollard Funeral Policy and *you* do not pay that *premium* in the grace period, we will stop the COVID-19 Benefit and we will not pay any *benefit amount* for an *insured person*.

### Death from accidental causes

If an *insured person* dies from accidental causes, we will not pay any *benefit amount* for this benefit.

### Death from suicide, attempted suicide or self-inflicted injury

If an *insured person* dies from suicide, attempted suicide or self-inflicted injury, we will not pay any *benefit amount* for this benefit.

### Death from COVID-19 virus before the benefit start date

If an *insured person* dies from the COVID-19 virus or tested positive for the COVID-19 virus before the latter of the benefit start date and the 1st of April 2020, we will not pay any *benefit amount* for this benefit.

No waiting period will apply if an *insured person* dies because of the COVID-19 virus that the *insured person* tested positive for after the benefit start date during this benefit's period of insurance as stated above.

## 4. Who can be insured under this benefit

### The *insured persons*

All *insured persons* on *your* Hollard Funeral Policy will receive this benefit automatically.

## 5. When the COVID-19 benefit ends

### When the COVID-19 Benefit ends

The COVID-19 Benefit will stop when any of the following happens:

- *You* or *we* stop *your* Hollard Funeral Policy; or
- *You* or *we* stop the COVID-19 Benefit; or
- *You* do not pay *your premium* for *your* Hollard Funeral Policy within the grace period; or
- *You* do not pay the *premium* for each *insured person* within the grace period; or
- *You* or an *insured person* dies.

## 6. Important words used in this document (definitions)

In this document we use certain words that have a very specific meaning. These words are in *italics (italics looks like this)*. The list below gives the meaning of those important words. Please note that the list below replaces the definitions for these words found in *your* Hollard Funeral Policy.

"insured person" or "insured people" means *you, your partner your children, parents or extended family members, who you have insured with this policy. Your information provider form* will show who the *insured people* are.

"total amount" is what *you* must pay us to make sure *your* Hollard Funeral Policy and *your* COVID-19 Benefit does not stop. Go to your *information provider form* to see how much *your total amount* is. It is made up of:

- The *premium* for the Hollard Funeral Policy; and
- The *premium* for each *insured person*; and
- The policy fee.

The policy fee may increase on an annual basis.

Hollard Life Namibia Limited  
Reg. No (2008/0229)

Jan Jonker Heights  
c/o Jan Jonker & Thorer street  
PO Box 5077, Ausspannplatz, Windhoek, Namibia  
Tel: +264 61 422 600 | Fax: +264 61 422 601

[www.hollard.com.na](http://www.hollard.com.na)

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