



Purple Life

COVID-19 Benefit

PURPLE
Life

Hollard.

www.hollard.com.na

Index

A.	COVID-19 benefits	2
1.	Who can be covered for the COVID-19 benefit	2
2.	What are the benefits	2
3.	How to add and remove insured persons after the policy start date	3
4.	There are waiting periods that apply	4
5.	There are limitations to what we will pay	4
B.	Claiming under this benefit	4
1.	Who we will pay the benefit to	4
2.	When we will pay the benefit	4
C.	Glossary of defined terms used on this benefit	5

A. COVID-19 benefits

1. Who can be covered for the COVID-19 benefit

If the policyholder and the main insured person are the same person

The following relationships to the *main insured person* are eligible to be covered for the COVID-19 benefits:

- *Partner*
- *Children*
- *Additional children*
- *Parents*
- *Extended family*

2. What are the benefits

If an *insured person* dies and tested positive for the COVID-19 virus after the *benefit start date*, we will pay the benefit 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 *policy start date* to the 1st of April 2020; or
 - from the *benefit 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.

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

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

There is no *benefit 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.

2.1 Main Insured Person COVID-19 benefit

This benefit covers the *main insured person*.

- The *main insured person* must be covered under the Individual funeral benefit.
- The *main insured person* must be 18 years or older, but under the age of 76 years as at the *benefit start date*.

2.2 Partner COVID-19 benefit

This benefit covers the *partner* of the *main insured person*.

- The *main insured person* must be covered under the Individual funeral benefit.
- The *partner* will be covered if you have chosen to cover a *partner* for the Partner funeral benefit and you pay the additional funeral *benefit premium*.
- The *partner* must be 18 years or older, but under the age of 76 years as at the *policy start date*.
- We will cover a maximum of one *partner* at any one time.

2.3 Children COVID-19 benefit

This benefit covers the *children* of the *main insured person*.

- The *main insured person* must be covered under the Individual funeral benefit.
- Children will be covered if you have chosen to cover *children* for the Children funeral benefit and you pay the additional funeral *benefit premium*.
- A child must be younger than 21 years of age as at the *benefit start date*.
- We will cover a maximum of *five children* during the entire *period of insurance*.
- If five *children* are covered on the Children funeral benefit and a child's cover ends, you may not add another child to the Children funeral benefit. You must choose the Additional children funeral benefit and pay the extra benefit premium.

2.4 Additional children COVID-19 benefit

This benefit covers additional *children* of the *main insured person*.

- The *main insured person* must be covered under the Individual funeral benefit.
- The maximum of five *children* must be covered under the Children funeral benefit.
- Additional *children* will be covered if you have chosen to cover additional *children* for the additional children funeral benefit and you pay the additional funeral *benefit premium per child*.
- A *child* must be younger than 21 years of age as at the *benefit start date*.
- We will cover a maximum of five additional *children*.

2.5 Parents COVID-19 benefit

This benefit covers the *parents* of the *main insured person*.

- The *main insured person* must be covered under the Individual funeral benefit.
- *Parents* will be covered if you have chosen to cover parents for the Parents funeral benefit and you pay the additional funeral *benefit premium* for each *parent*.
- The *parent* must be 18 years or older, but under the age of 76 years as at the *benefit start date*.
- We will cover a maximum of four *parents*.

2.6 Extended family COVID-19 benefit

This benefit covers the *extended family members* of the *main insured person*.

- The *main insured person* must be covered under the Individual funeral benefit.
- *Extended family members* will be covered if you have chosen to cover *extended family members* for the extended family members funeral benefit and you pay the additional funeral benefit premium per *extended family member*.
- The *extended family member* must be:
 - ▶ 21 years or older but under the age of 76 years at the *benefit start date* if he is an adult; or
 - ▶ Under the age of 21 years old at the *benefit start date* if he is a child.
- We will cover a maximum of eight *extended family members*.

3. How to add and remove insured persons after the policy start date

- a. You may add a new *insured person* at any time. The new *insured person's* cover will start on his *benefit start date*, subject to our acceptance in writing and payment of the total premium on the *premium collection date*.
- b. If we have paid a benefit for a *partner*, you may add a new *partner* at any time.
 - ▶ You must tell us if you want to add a *partner* and pay the additional *benefit premium*.
 - ▶ The new *partner's* cover will start on his *benefit start date*, subject to our acceptance in writing.
- c. You must tell us if you want to add a *child*.
 - ▶ You must give us a certified copy of his birth certificate within three months from his *date of birth*.
 - ▶ If we do not receive this copy, we will not cover the *child*.
- d. If you want to remove an *insured person*, his cover will end with effect from the *premium collection date* following your request to us.

4. There are waiting periods that apply

We will not pay a COVID-19 cover benefit claim caused by certain events during the *waiting periods* as set out below:

- a. The *insured person* died because of an *accident*.
- b. The *insured person's* death was caused by suicide, attempted suicide or self-inflicted injury.
- c. The *insured person's* death was caused directly or indirectly by the COVID-19 virus and the insured person tested positive for the COVID-19 virus before this *benefit start date* which is the latter of:
 - ▶ The 1st of April 2020, and
 - ▶ The *policy start date*.
- d. No *waiting period* will apply if an *insured person* dies because of the COVID-19 virus that the *insured person* tested positive for after this *benefit start date* during this benefit's period of insurance as stated above.

5. There are limitations to what we will pay

- a. Maximums under this policy
 - ▶ The maximum total amount that we will pay for COVID-19 benefits under this policy is N\$15 000 for *any insured person*.
- b. Maximums under all Hollard policies
 - ▶ If we cover an *insured person* under more than one Hollard policy, and the *insured person* qualifies for more than one benefit, we will limit the total claim amount.
 - ▶ The maximum total amount that we will pay on all policies for COVID-19 benefits is N\$30 000 for any *insured person*.
- c. Maximums according to law

The maximum total benefit amount that we can pay by law on all policies issued by Hollard that cover *children* is:

 - ▶ N\$30 000 for a *child* 6 years or older, but younger than 14 years; and
 - ▶ N\$10 000 for a *child* younger than 6 years old.
- d. Other conditions
 - ▶ If any benefits are payable monthly, the sum of all the monthly benefit amounts payable will be used to calculate the maximum total benefit.
 - ▶ If we limit the total claim amount to the maximums above, we will refund the *total premiums* we received for any cover we did not provide.
 - ▶ We may increase the maximum benefit amounts from time to time, or when the law changes.

B. Claiming under this benefit

You must read this section together with the **Claiming under this policy** section of the **General terms and conditions**.

1. Who we will pay the benefit to

If we assess a claim as valid, we will pay the COVID-19 benefit on the death of any *insured person*, as stated above, to the *policyholder*, or to the *policyholder's* nominated *beneficiary*.

If there is no nominated *beneficiary*, we will pay the benefit as set out in the **If there is no beneficiary** section of the **General terms and conditions**.

2. When we will pay the benefit

We will pay as follows:

- We will pay the COVID-19 benefit as soon as we have assessed a claim as valid.

C. Glossary of defined terms used on this benefit

These definitions only apply to the Funeral benefit section. We have given a specific meaning to certain words. This glossary does not include definitions for common words used throughout the policy. You must read this section together with the **Glossary of defined terms** section of the **General terms and conditions**.

COVID-19 benefit start date

This *benefit start date* is the latter of:

- The 1st of April 2020,
- The most recent *benefit start date*, and
- The *policy start date*.



Hollard Life Namibia Limited

Reg. No (2008/0229)

Hollard Head Office

c/o Jan Jonker & Thorer street

PO Box 5077, Ausspannplatz, Windhoek, Namibia

Tel: +264 61 422 600 | Fax: +264 61 422 601

PURPLE
Life

Hollard.

www.hollard.com.na