



Prime Asset Cover





The Policy that protects You - The Prime Asset in your business

Reg. No. CK 1992/026005/23

FORM PA-A05-007

**INCOME PROTECTION
MODULE ONLY**

Prime Asset Cover: A specialised Income Protection policy that covers your loss of income in the event of illness or injury to you as the Prime Asset in the business.

BENEFIT ILLUSTRATION	 PLATINUM PLAN APD (PLUS)	 GOLD PLAN APD	 SILVER PLAN BPD	 BRONZE PLAN CPD
1. Income Protection (Accident or illness)	R30 000 - R40 000 Per Month	R20 000 - R30 000 Per Month	R10 000 - R20 000 Per Month	R0 - R10 000 Per Month
A weekly paid benefit (maximum 26 weeks) not exceeding normal income/turnover, subject to a 4 day waiting period on illness claims only, nil waiting period on accident claims.				
2. Partial Income Protection (Accident or illness)	R15 000 - R20 000 Per Month	R10 000 - R15 000 Per Month	R5 000 - R10 000 Per Month	R0 - R5 000 Per Month
50% of the benefit described in 1. above (maximum 26 weeks) subject to a 4 day waiting period for illness claims unless preceded by 1. above.				

The benefit is payable to you immediately following an accident / injury, and after 4 days in the event of illness, for a maximum period of 6 months per event. Illness claims will not be considered during the initial 60 days from policy inception, thereafter the 4 day waiting period applies.

Minimum entry age is 18, and maximum entry age is 60. Cover ceases at age 70. No medical examination is required, just a single question relating to your medical history. Pre-existing medical conditions will be excluded from cover. After a two year period of clear health confirmed by a medical practitioner, full cover may, upon application, be re-instated at underwriters' discretion.

Please feel free to contact us for further information regarding this essential protection, or complete and fax back the one page application.

UNDERWRITTEN BY:

INSURED BY :

RTU Managers (Pty) Ltd



N.B. Refer to your policy document for precise definitions, limitations and exclusions.

N.B. Please refer to the policy wording for specific exclusions relating to occupations such as pilots, police or military forces, professional sports people etc., and conditions such as HIV/AIDS, sexually transmitted diseases, stress related conditions, cosmetic procedures, influenza, laryngitis and sinusitis. Prime Asset Cover is a short-term insurance policy and therefore has no investment, cash or savings component. Please note cover ceases at age 70.