



TOTALRISKADMINISTRATORS

Total Risk Administrators (Pty) Ltd (TRA)
an authorised financial services provider
FSP No 40815

www.totalrisksa.co.za

Female CANCER COVER 2023



FEMALE CANCER COVER

PRODUCT	GRAND	SUPREME	ULTIMATE
LUMP SUM PAYOUT - A predetermined sum of money paid upon the confirmed diagnosis of one of the following female cancers (paid out only once per Cancer type): Cervical Cancer, Uterine Cancer, Cancer of the Fallopian tubes, Breast Cancer, Ovarian Cancer, Vaginal Cancer and Bladder Cancer.	R50 000 per unrelated occurrence	R100 000 per unrelated occurrence	R150 000 per unrelated occurrence
ACCIDENTAL DEATH BENEFIT - A predetermined sum of money is paid upon the death of the Policyholder, due to an accident.	R5 000	R10 000	R15 000
TRA ASSIST (powered by eAssist) - The below services can be accessed by the main female policyholder, and she can invite her male dependant (if applicable) to have access to these services too. If you already have or join TRA Gap Cover, you will not have access to these services again. Home Drive (includes "Own Vehicle" OR "Uber" services - 6 trips per policy per annum), Panic Button, Medical Health and Trauma Counselling Line, Submit Claim - Access via TRA mobile app or Assist line.	Included	Included	Included
MONTHLY PREMIUM			
18 - 55 years old	R130	R225	R315
56 - 64 years old	R160	R320	R480
65+ years old	R250	R500	R750

OPTIONAL FOR HIM BENEFIT - conditional upon there being a Female Cancer Cover Policy in place. This is not a stand-alone product.	SELECT	PRIME	PEAK
LUMP SUM PAYOUT - A predetermined sum of money paid upon the confirmed diagnosis of one of the following male cancers (paid out only once per Cancer type): Prostate cancer, Testicular cancer, Penile cancer, Bladder cancer, Male breast cancer.	R25 000 per unrelated occurrence	R50 000 per unrelated occurrence	R75 000 per unrelated occurrence
ACCIDENTAL DEATH BENEFIT - A predetermined sum of money is paid upon the death of the male dependant, due to an accident.	R5 000	R10 000	R15 000
Additional MONTHLY PREMIUM per Policy per month for Optional For Him Benefit			
18 - 55 years old	R 75	R125	R180
56 - 64 years old	R110	R170	R260
65+ years old	R180	R300	R480

ELIGIBILITY

- Female Cancer Cover: **One** female Policyholder per Policy only.
- The Optional For Him Benefit is conditional upon there being a Female Cancer Cover Policy in place (it is not a stand-alone option), and the For Him option will also cover **One** male per Policy only - who is a dependant on the female's Female Cancer Cover Policy - she is the main Policyholder.
- The male dependant on the For Him option should be the female Policyholder's legal spouse or common law partner (common law partners need to provide an affidavit proving cohabitation of at least 12 months).
- Both the main female Policyholder and the male dependant must be at least 18 years old. Child dependants are not covered under this Policy.

TERMS AND CONDITIONS

- There is a **3 month** general waiting period for the Cancer Cover product.
- Dependant membership under the For Him option is conditional upon there being a Female Cancer Cover Policy in place. It is not a stand-alone product.

When are you not covered under the Cancer Cover policy?

- Where the claim is related in the opinion of the Insurer, directly or indirectly, to any pre-existing condition (including for any Cancer) for which the Policyholder and/or male dependant sought or should have sought medical advice and/or treatment during the 24 months before the join date of this cover.
- Where at the time of applying for cover, the person insured does not complete our declaration of good health.
- Where the Policyholder does not respond to our request for:
 - medical examination for the insured;
 - release of medical records and information.
- Where a claim relates to Cervical Intraepithelial Neoplasia defined by the World Health Organisation as CIN I,II or III.

Refer to the Policy document for a full list of terms and conditions.



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