

vivalife
live life covered

**ACCIDENTAL DEATH
FAMILY COVER**

Accidental Death Family Cover

The Viva Life Accidental Death Family Cover ensures that you and your family are taken care of in the event of an untimely loss of life. This cover will assure that you, and those you love, do not incur financial burdens during difficult times.

Key Benefits

- Low and affordable premiums from only R29 per month.
- Cover of up to R150, 000.
- No medical examinations.
- No waiting periods.



About Viva Life Insurance Limited

At Viva Life, we understand that life is for living, without barriers or complications. We offer you quick and easy-to-manage insurance solutions so you can spend time doing the things you enjoy.



No complications

We believe there is more to life than worrying about whether or not you're covered.

So, we've made insurance comprehensive enough to protect you, but simple enough to get on with living.



Quick, easy access

You can be assured that there are no hoops that you need to jump through to access cover.



Celebrating life

We celebrate life and believe that every moment is precious. We want to make insurance as simple as possible so that you can live your life to the fullest.

Who will receive the Benefit Payment?

The benefits under your policy will be paid to your nominated beneficiary if you pass away, and to you if one of your dependant family members pass away.



Easy to understand

- To add a beneficiary to your policy, you can email our customer services team at support@vivalife.co.za or call us on **086 100 VIVA (8482)**.
- No medical examinations.
- The policy is only available to you if you are 18 or older.
- Pay as little as R29 depending on the number of family members you would like to cover.
- Premiums will increase annually by 6%. We will communicate any changes in premiums to you with a 31-day notice.

How to claim

- Claims must be reported to Viva Life by emailing claims@vivalife.co.za or calling 0860 100 VIVA (8482).
- Cover is provided for insured events occurring between the dates the policy starts and ends.
- Claims must be reported within 90 days after the occurrence of an insured event
- Claims must be submitted to Viva Life in writing by completing and submitting all the necessary documentation within 6 months after the occurrence of an insured event:
 - a completed official claim form available upon request
 - a certified copy of the policyholder's Identity Document or Smart Card
 - a certified copy of policyholder's death certificate
 - a certified copy of the notification of death (DHA-1663)
 - a certified copy of the beneficiary's Identity Document or Smart Card
 - a copy of the beneficiary's South African bank statement or proof of account
 - any such other documents as may be required by Viva Life in its sole discretion

In the event that Viva Life rejects a claim or disputes the amount of the claim, you or your beneficiary may make representations to Viva Life within 90 days of receiving of the notification of repudiation or dispute of the claim, and will have at least 6 months after the expiry of the 90-day period to institute legal action in a court of law, lodge a complaint with the Long-term Insurance Ombudsman or commence arbitration proceedings.

Exclusions

No insurance cover shall be granted, or benefits paid, if a death is directly or indirectly as a result of, or attributable to:

- a death as a result of natural causes;
- suicide or attempted suicide within 12 months from the commencement date whether during medical and/or legal insanity or not or through intentional self-inflicted injuries;
- negligence, recklessness, transgression of the law or intentional exposure to danger;
- an invasion, rebellion, war or other military action, martial law, terrorist activity, riot or civil commotion;
- the Policyholder's participation in:
 - active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers;
 - aviation other than as a passenger;
 - any form of race or speed test (other than on foot or involving any non-mechanically propelled vehicle, vessel, craft or aircraft);
 - hazardous pursuits. Examples of hazardous pursuits include mountain/rock climbing, diving at depths greater than 30m or cave diving, motorised racing, boxing or other contact sports, employment as a mine blaster, piloting any aircraft or flying object, including parachuting;
- radioactivity or nuclear explosion;
- if a Life Assured refuses any medical treatment recommended by a registered medical practitioner;
- if a Life Assured drives while being under the influence of drugs with a narcotic effect unless prescribed by a qualified and registered medical practitioner;
- if a Life Assured drives and the alcohol concentration in your blood exceeds the legal limit;
- any claim event arising from a Life Assured residing outside the borders of South Africa for more than 6 months at the occurrence of a life event; or
- if a Life Assured suffered from bodily injury or illness which they were aware of or received medical treatment or advice for within 12 months prior to the commencement date that causes a claim event within 12 months after the commencement date. This includes all pre-existing conditions but is not limited to any physical or mental defect, symptoms, disease, infirmity or condition which existed prior to the commencement date.

Waiting periods

- There is no waiting period in the event of accidental death.

Limitations

- This policy is only available to you if you are over 18 years of age and not older than 60 on your next birthday.
- Only the Policyholder, spouse, maximum 4 children, maximum 4 parents can be covered, with a maximum entry age of 21 for children and any parents covered are not older than 75 on their next birthday.
- No reinstatements are allowed unless agreed to in writing by Viva Life.
- The policy and any benefits payable may not be ceded or assigned by you.
- This policy does not have a surrender or cash value.
- The policy is only available to those who are South African residents with a green South African bar-coded Identity Document or Smart Card and who are permanently resident in South Africa.
- All payments will be in South African Rand and will be paid into a South African Bank account.
- Any question of law will be decided according to the laws of South Africa.
- You will only be covered for a death event which arises within the borders of South Africa.

Complaints

- Please afford us the opportunity to resolve matters by emailing Viva Life at complaints@vivalife.co.za or calling 0860 100 VIVA (8482).
- If the matter is still not resolved to your satisfaction you may approach the Ombudsman for Long-term Insurance by emailing info@ombud.co.za or calling 0860 103 236.
- If your complaint is service related you may approach the FAIS Ombud by emailing info@faisombud.co.za or calling 0860 324 766.

Want more information?

- Chat to us live on our website, visit www.vivalife.co.za
- Want us to call you back? Request a call back at www.vivalife.co.za
- Email us at support@vivalife.co.za or call us on 086 100 VIVA (8482)
- Visit us on Facebook at www.facebook.com/VivaLifeInsuranceLimited/



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Viva Life Insurance Limited is an authorised financial services provider (FSP 39697)