



**OLD MUTUAL**  
CORPORATE

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Product Solutions – Group Assurance

**Independent Schools Association of Southern Africa Provident Fund:**

**Group Income Protection:**

**Scheme code – 93701:**

Type of insurance	Structure of insurance
Insurance against <i>Occupational Disablement</i>	<p><u>For the Initial Period</u> 87% of his <i>Monthly Earnings</i>, up to a maximum of R165 000 benefit per month  (Includes 75% benefit and 12% employer waiver)</p> <p><u>For the Extended Period</u> 87% of his <i>Monthly Earnings</i>, up to a maximum of R165 000 benefit per month  (Includes 75% benefit and 12% employer waiver)</p>

**Cash4♥Ones**

*Claimants* under this *Contract* will qualify for Cash4♥Ones cover. If a *Claimant* dies, Old Mutual will pay a Cash4♥Ones benefit of R10 000 to the *Policyholder*.

The *Policyholder* must notify Old Mutual that the *Claimant* has died within 12 months of his death.

Where any overpayment has been made in respect of the *Claimant's Income Protection Benefit*, this will be offset against the Cash4♥Ones benefit.

A *Claimant* will cease to be insured for Cash4♥Ones cover when he is no longer in receipt of an *Income Protection Benefit*, or on the termination of the *Contract*.