



**LIBERTY**  
*In it with you*

**LIBERTY HOLDINGS LIMITED**

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Y G H Suleman, J H Sutcliffe<sup>##</sup>, S K Tshabalala, H Walker (\*Executive  
Director, <sup>##</sup> British)  
**Company Secretary:** J M Parratt

LHL is designated and licensed as the controlling company of the Liberty insurance group. - Reg. No. 1968/002095/06

The below information is a summary of the Exclusions applicable to the Death (Group Life) and Permanent Disability (Lump sum Disability) benefits with some examples provided.

This is a summary of the main provisions of the Policy. In the event of any uncertainty, more comprehensive information will be found in the Policy and the Policy will prevail.

**General Exclusion**

The insurer will not pay any Death or Permanent Disability Benefit if the Member's Death or was directly or indirectly caused by or resulting from or was connection in any of the following.

- (a) A Member's active involvement in any war and riot or civil commotion related incident. Active involvement will mean but not limited to the instigation or perpetration of any of the acts mentioned, or voluntary association with or participation in any legal mass and/or terrorist activities, war and riot or civil commotion and/or war related incident/s.
- (b) War- notwithstanding any other contrary provisions in the Policy, no Death or Permanent Disability Benefit will be payable in the event of any claim that is incurred as a direct or indirect consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion.
- (c) Riot and/or civil commotion - no claim will be paid if the insured event directly or indirectly occurs or is traceable to active participation in civil commotion, riot, rebellion, sedition act and any activity associated with the afore-going or defend, quelling, investigation of or containment thereof which is not applicable to security staff employed directly by the Employer performing their normal duties.
- (d) Terrorism - any claim that results as a direct or indirect consequence of active participation in an act of terrorism (including but not limited to the use of force or violence) by individual or individuals acting alone or on behalf of or connection with any group committed to public fear and/or overthrow of the legal government, will not be covered.
- (e) Atomic, biological, or chemical warfare or terrorism - any claim that is incurred as a direct or indirect consequence of the use of nuclear biological and chemical weapons or attacks on or sabotage of facilities storage depots, which lead to the release of radioactivity or nuclear biological or chemical warfare agents will not be covered. Specifically, Insurance cover shall not exist when these attacks and sabotage have been performed with the specific use of technology.

Meaning of Active Involvement - As a member you are actively protesting and involved in these activities and you will not be covered if you actively participate. If you are a bystander or if your position is to protect the campus and the university then you will be covered if something should happen to you.

Hazardous pursuits on professional or semi-professional will need to be disclosed to the Insurer. If a member engages in these activities that paces their health of their life at risk then the Insurer need to be informed.



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Professional or semi-professional means you are receiving a fee or income to perform this hazardous pursuit.

Recreational participation on an ad-hoc basis will be covered.

### **Disability Benefit Exclusions**

The Insurer will not recognize any Permanent Disability claims which is directly or indirectly caused by or attributable to:

- The Member's commission of a crime, or
- A Pre-existing Condition.

A Member's commission of a crime for example, if the member is stealing and is shot in the process, then the Insurer will not pay a claim. However, if the member is a bystander and is shot accidentally then the member will be covered if the claim leads to Permanent Disablement.

Pre-Existing Condition is where the member is aware and sought or received medical treatment for any illness or injury or any condition within the first 6 months of when the member joined the policy and tries to claim within the first 12 months, then the claim will be declined.

October 2021