

**A. Exclusions**

- No insurance cover shall be granted, or Benefits paid in the event of death of an Assured Life resulting directly or indirectly from or as a consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- No insurance cover shall be granted, or Benefits paid in the event of death of an Assured Life where an Assured Life was resident outside the Republic of South Africa for a continuous period exceeding 3 (three) months, unless otherwise agreed in writing by SDM.
- No insurance cover shall be granted, or Benefits paid where an Assured Life passes away due to natural causes within 6 (six) months from the start of cover.
- No insurance cover shall be granted, or Benefits paid where an Assured Life passes away due to suicide or attempted suicide within 12 (twelve) months from the start of cover.
- The provisions in clauses 12.3 and 12.4 are only applicable where an Employee elected to be covered under Option 2 for the additional benefit of R30 000 and where an Employee initially opted not to be covered under the Umbrella Group Policy and subsequently requested to be covered under the Umbrella Group Policy. The waiting period will be calculated using the start date of the cover under the Umbrella Group Policy after the request to re-join. This waiting period will be applicable to the Employee and his/her Dependents.
- The exclusions and limitations as set out above will furthermore also apply in respect of reinstated Benefits or increased Benefits with effect from the date of reinstatement or Inception Date of the increased Benefits.
- The cover per Assured Life in terms of the Umbrella Group Policy may not exceed R100 000.00 (one hundred thousand Rand) for Assured Lives age of 14 (fourteen) years and above. Should a child be covered in more than one policy, cover for children aged 6 (six) but before attaining the age of 14 (fourteen) years will be limited to a maximum of R50, 000.00 (fifty thousand Rand) and R20,000.00 (twenty thousand Rand) for children below 6 (six) years, as prescribed in terms of legislation.