



OLDMUTUAL

OLD MUTUAL GROUP ASSURANCE VOLUNTARY FAMILY COVER EXCLUSIONS

Offered to all members of the University of Cape Town Retirement Fund (UCTRF), excluding paid-up members, phased retirees and living annuitants

The ceasing age is the last day of the month in which a member reaches 65, however this age will be extended up to age 70, as long as the Insured Person remains actively employed with the Employer. Where a person joins the employer and is eligible for cover after reaching the Ceasing Age, he will qualify for insurance if Old Mutual receives medical evidence of good health to its satisfaction and that his risk profile is acceptable.

Your participation under this policy ceases when you're no longer an in-service member of the UCTRF or when the policy contract is terminated by either the University of Cape Town or Old Mutual.

NEW EMPLOYEES AFTER 1 MARCH 2019

You have 30 days from the date of joining to tell us you don't want the family cover (i.e. opt out).

ALL EMPLOYEES

- Once you have opted out, you may only opt in again on 1 July each year. Your next opportunity to opt in will be 1 July 2020 and then every 1 July thereafter
- When you have opted back in you and your family unit will be subjected to a waiting period and will be unable to claim for the first 6 months
- This 6-month waiting period does not apply if you or anybody in your family unit has an accident and the death claim is due to that accident



**CORPORATE
GROUP ASSURANCE**

DO GREAT THINGS EVERY DAY

- A Family Benefit claim will be declined if your death is directly or indirectly caused by active participation in:
 - war
 - warlike operations
 - civil war or revolt which assumes the proportion of a wide-scale uprising
 - the use of nuclear, biological or chemical weapons, or any radioactive contamination arising from them
 - any attack on or sabotage of facilities and storage depots, which leads to the release of radioactivity or nuclear, biological or chemical warfare agents
- If a main member dies within 6 months of becoming a main member and he was not Actively at Work on the first working day when he qualified for insurance, Old Mutual may request proof to its satisfaction from the University of Cape Town that the main member was employed in good faith and not with the intention of obtaining a Family Benefit in respect of him. If this proof is not provided within 8 weeks of the date on which the University of Cape Town was notified of Old Mutual's requirements and Old Mutual does not agree to extend this period, the claim will lapse.
- Only if the main member's absence from work has been authorised by the University of Cape Town, will he remain a main member during such absence, but not for longer than one year. If he is still absent at the end of this period, he will automatically cease to qualify for insurance unless Old Mutual agrees to extend the period. Premiums must continue to be paid for as long as the main member remains a main member.

SPOUSES

Only one spouse can be insured at a time and only one spouse's claim is allowed in a review period. To qualify for cover, a spouse must be:

- legally married to the main member
- party to a customary union according to Customary Law
- a spouse/life partner recognised under a system of religious law, or living with the main member in the manner akin to a marriage for at least 6 months

CHILDREN

"Child" refers to any biological child, stepchild, legally adopted or foster child of the main member. Children are covered if they:

- have never been married, and
- are under 21 (or under 25 if a full-time student), or
- are unable to look after themselves due to a mental or physical disability

* Reference to University of Cape Town includes any subsidiaries and associated employers thereof.

