



CRITICAL ILLNESS PLAN

FINANCIAL GOOD HEALTH WHEN SUFFERING A CRITICAL ILLNESS.

Now including contagious diseases.

UP TO R300 000 COVER

As a global leader in insurance, AIG is proud to include contagious diseases in Critical Illness Cover.

Financial strain is often the most unexpected side effect of illness. Ensure that you and your family have financial security should you or your spouse get one of 5 critical illnesses or a contagious disease.

Choose your benefit level and your plan. Choose peace of mind.

BENEFIT LEVELS

One policy, which insures both you and your spouse, at one of the following levels of cover:

R50 000

R100 000

R200 000

R300 000

COVERED FOR

First diagnosis of one of the following:



Cancer



Stroke



First Heart Attack



Kidney Failure



Coronary Artery Bypass Graft



Contagious Disease



Hassle-free and guaranteed, your peace of mind starts here.

TO QUALIFY

You must:

- ✓ Be a permanent South Africa resident (you or your spouse)
- ✓ Main member aged between 18 and 55 (no restriction on spouse)
- ✓ Be employed
- ✗ Have no prior diagnoses of any of the critical illnesses covered under this policy

COVER DURATION



When the first premium is paid



On first diagnosis claim payout, or when you turn 75

PLANS



Main Member Only



Main Member + Spouse

Critical Illness Cover from AIG is paid to the main member once you or your spouse has surpassed 28 days from first diagnosis. In the event of the main member's death, prior to the claim being settled, the policy will pay the estate.

HOW THE PLANS WORK

Each policy remains active until such time as a claim has been paid and duly settled.

- If the main member submits a claim that is settled, their policy ceases and the spouse receives their own policy.
- If the spouse submits a claim that is settled, the policy will continue for the main member only.

CANCELLATION POLICY

Cancel at any time with one month's notice. Take advantage of our 31-day cooling-off period whereby we will gladly refund any payments made if you aren't completely satisfied.

PAYMENT PROCESSES



Easy month-to-month cover



Hassle-free debit order



No questions asked.
No medical check-ups required.

SUBMITTING A CLAIM

3 Ways to submit your claim from the comfort of your home



Online

www.aig.co.za



Phone

0860 113 522



Email

za.fnol.emea@aig.com



Remember: You have one year from the event of diagnosis to submit a claim, and it's so easy to do.

WHAT TO REMEMBER

- There is an initial 90-day waiting period from the date of your first payment
- There is a 90-day waiting period after any amendments to your policy (on the difference amount only)

For example: You elected to take the R100 000 benefit cover and your waiting period is completed. At a later stage, you decide to increase your cover to R200 000. You will remain covered as before on the initial R100 000, and after the 90-day waiting period on the adjustment, your cover will be inclusive and for the total value of R200 000.

There when it matters

Visit aigcriticalillness.co.za for more information and to leave your details so that we can call you back, or reach us on 0860 009 884 for more information.

EXCLUSIONS

Medical conditions excluded

Pre-existing conditions including benign tumours • Critical illness resulting from the abuse of alcohol and/or drugs • Illnesses not listed in the five available for cover • Medical treatment • Abnormalities that were present at birth • Cerebral symptoms due to migraines (where a stroke is concerned) • Hypoxia and ischaemic conditions of the vestibular (ear) systems (where a stroke is concerned) • All skin cancers are excluded except for invasive malignant melanomas from clinical TNM classification T1 (A) or more severe which are covered • Carcinoma-in-situ except for DCIS (ductal carcinoma-in-situ) of the breast with micro invasion which is covered

Individuals excluded

Any members of terrorists organizations • Suppliers of Nuclear, Chemical or Biological weapons • Drug traffickers

Activities excluded

Wilful neglect • Failure to obtain professional medical advice or treatment for an insured event • Self-inflicted injury, suicide or attempted suicide • Injury pertaining to any criminal or illegal act that you commit • Incidents related to driving under the influence of alcohol and/or narcotic drugs • Drug abuse and/or being under the influence of drugs (excluding drugs prescribed by a medical doctor)