

# “SAMPLE ONLY”

## TotalCare Max - Personal

### Optional Benefit Appendix

#### WAIVER OF PREMIUM BENEFIT

This *appendix* only applies if you have chosen a waiver of premium benefit. The terms of your Sovereign TotalCare Max policy document also apply to this *appendix*.

Details of the waiver of premium benefit and the names of the people insured for the benefit (called the life or lives assured) are shown in *the schedule*.

1. **When will Sovereign waive the regular premiums payable under this policy?**

Sovereign will waive the regular premiums payable under this policy if, at any time during the *waiver of premium term* the life assured becomes *totally disabled* and remains so for a continuous period of at least the *waiting period*.

Sovereign will continue to waive the regular premiums payable under this policy if, immediately after being *totally disabled*, the life assured becomes entitled to a disability income or income protection benefit under this policy for a partial disability.

The waiver relates to premiums payable under this policy which fall due for payment after the end of the *waiting period* until:

- (a) the life assured ceases to be *totally disabled*; or
- (b) the life assured ceases to be entitled to a disability income or income protection benefit under this policy due to a partial disability; or
- (c) the end of the *waiver of premium term*;

whichever is earlier.

2. **What does *totally disabled* mean?**

Whether a life assured's disability is "total" or not depends on his or her occupation class. The occupation class for each life assured is shown in *the schedule*. However, if a life assured has been on leave without pay for more than 12 months or was unemployed for three months immediately before becoming *totally disabled*, that life assured automatically becomes occupation class five. For each class, the degree of incapacity which constitutes total disablement is as follows:

**Occupation classes other than five**

In Sovereign's opinion, after considering the advice of a *Registered Medical Practitioner* and other relevant information, the life assured for the benefit is so seriously incapacitated by illness or injury that they are:

- Unable to follow the occupation or carry on the business they were involved in before the *disablement date* for more than 10 hours per week; and

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- Not in fact working, or engaged in any other business.

### **Occupation class five**

In Sovereign's opinion, after considering the advice of a *Registered Medical Practitioner* and other relevant information, the life assured for the benefit is so seriously incapacitated by illness or injury that they are continuously confined under *full-time care* to the life assured's home or a medical institution.

### **3. How to make a claim**

To make a claim, you must follow the relevant procedures in the section of your Sovereign TotalCare Max policy entitled 'How to claim a benefit'.

In addition, for a waiver of premium benefit claim, Sovereign will require:

- The life assured to be examined by a *Registered Medical Practitioner* acceptable to Sovereign, before accepting liability for a claim. Sovereign may also require further examinations.
- A Sovereign claims form completed by the life assured and a *Registered Medical Practitioner* (at your expense).

For ongoing claims Sovereign will regularly require proof of continuing disability.

Your *Registered Medical Practitioner* will be required to complete a monthly claim report (at your expense). We will normally send this claim report with the payment cheque for the previous month's benefit.

For Sovereign to continue to waive the premiums payable under this policy, the life assured will need to:

- Undergo medical and/or surgical treatment (including any operation or vocational, medical and/or social rehabilitation programme) at your expense by the life assured's *Registered Medical Practitioner* or a *Registered Medical Practitioner* approved by Sovereign consider necessary.
- Undergo any medical examinations we ask him or her to have, at Sovereign's expense.

If the life assured does not comply with reasonable medical treatment or an agreed rehabilitation programme, the waiver of your premiums will cease.

### **4. Exclusions – When Sovereign won't waive the regular premiums**

Sovereign will not waive the regular premiums payable under this policy where any of the following (and in each case either directly or indirectly) causes or contributes to the disability:

- The life assured deliberately injuring himself or herself or attempting to do so.
- The life assured participating in any criminal act.
- Pregnancy or childbirth of the life assured, unless the disability lasts for more than 90 days after the end of pregnancy, in which case the *waiting period* will start from the 91<sup>st</sup> day.

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- The life assured does not comply with the treatment prescribed by the attending treatment providers.
- The life assured deliberately taking or using non-prescribed drugs, other than for proper therapeutic or medical purpose and in accordance with the manufacturer’s directions for use, or the deliberate misuse by the life assured of prescribed drugs.

If the life assured is imprisoned for any reason, no monthly benefit will be payable during the term of imprisonment.

### 5. **Key Terms**

<i>disablement date</i>	The date the life assured became <i>totally disabled</i> .
<i>full-time care</i>	Care for 16 hours per day or more, provided by a nursing service approved by Sovereign whose profession it is to provide nursing services.
<i>totally disabled</i>	See Section Two of this <i>appendix</i> for the meanings of these words.
<i>waiting period</i>	The period stated as such in <i>the schedule</i> during which the waiver of premium benefit will not apply.
<i>waiver of premium term</i>	The term the life assured is covered for the waiver of premium benefit as stated in <i>the schedule</i> .