

## **SPECIAL ENDORSEMENT TO GROUP POLICIES ISSUED BY SANLAM LIFE INSURANCE LIMITED**

Sanlam Life Insurance Limited (Registration no 1998/021121/06) declares that, notwithstanding any contrary provision in the Policy, the following provisions apply with effect from 1 March 2014 in respect of the Income Care Benefit;

### **Definitions**

SUITABLE REHABILITATION PROGRAMS means medical and surgical treatment, occupational and medical therapy, and rehabilitation and return to work programs reasonably deemed appropriate by SANLAM with the view of improving, or preventing a deterioration of, the INSURED's ability to work, taking into account the risk and the prospect of success of the treatment, therapy or program. In deciding on the suitability or not of a rehabilitation program SANLAM will take into consideration the existence of appropriate services and facilities within reasonable proximity of the INSURED's place of employment or place of residence.

### **Subjection to treatment and rehabilitation programs**

1. No benefit is paid unless, before and after the COMMENCEMENT OF DISABILITY,
  - the INSURED undergoes SUITABLE REHABILITATION PROGRAMS reasonably deemed appropriate by SANLAM if he/she is employed in the Republic of South Africa; and
  - the INSURED submits to medical examinations, vocational, return to work assessments and SUITABLE REHABILITATION PROGRAMS when, required by SANLAM to do so; and
  - the CURRENT EMPLOYER causes the workplace of the INSURED to be adapted to a reasonable extent to enable the INSURED to follow his/her REGULAR or a SUITABLE OCCUPATION.

When an INSURED has been on sick-leave for more than fourteen days continuously, or when an INSURED has been on sick-leave for more than fourteen days in total over any period of three MONTHS, the EMPLOYER must inform SANLAM as soon as reasonably possible, but in any case within 14 days, of such absence. This information must include the particulars that SANLAM may request from time to time, including the reasons for the absence, treatment undergone, and the provider of the treatment.

Notwithstanding any other provision to the contrary in the Policy, no benefit is paid in terms of this Schedule in respect of an INSURED who resides or travels outside the Republic of South Africa if he/she, as a result thereof, is unable to undergo suitable treatment or SUITABLE REHABILITATION PROGRAMS.

2. If an INSURED experiences DISABILITY more than five years before reaching the BENEFIT CESSATION DATE, and SANLAM evaluates that SUITABLE REHABILITATION PROGRAMS is likely to rehabilitate or enhance the INSURED's capacity for work to the extent that he/she will be able to earn at least 50% of his/her REMUNERATION within a reasonable period after the start of the WAITING PERIOD, SANLAM, at its discretion, will consider arranging for the provision of the SUITABLE REHABILITATION PROGRAMS, at SANLAM's cost.
3. The cost of the therapy that SANLAM may arrange will not exceed 24 MONTHS' TOTAL DISABILITY INCOME. Such therapy will not include any service the cost of which is covered by the INSURED's medical aid scheme. The INSURED must prove non-coverage or depletion of medical funds to the satisfaction of SANLAM and SANLAM will not be responsible for the cost of any adaptation required to the workplace of the INSURED.
4. The cost of the provision of any service arranged by SANLAM in terms of the preceding two sub-clauses will be paid directly to the providers of the service.
5. Should an INSURED for any reason other than medical reasons fail to complete a SUITABLE REHABILITATION PROGRAM arranged and paid for by SANLAM, the disability income paid to the INSURED in terms of this Policy will be suspended.

#### **Medical treatment**

1. Payment in terms of this Schedule ceases if the INSURED refuses to undergo regular treatment by a medical doctor (other than the INSURED himself/herself) if there are reasonable prospects that medical treatment may improve the INSURED's ability to work.
2. Notwithstanding any other provision to the contrary in the Policy, no benefit is paid in terms of this Schedule in respect of an INSURED who resides or travels outside the Republic of South Africa if he/she, as a result thereof, is unable to undergo suitable medical treatment.