

Temporary income protection claims submitted in 2015



You have the best chance of getting your claim paid with us

1. We have the most comprehensive claims assessment criteria

In 2015 we strengthened our criteria even further with the introduction of guaranteed claim pay-outs for **197 defined events**. No occupational assessment is required, which means you get paid even if you can still work! This will revolutionise the assessment of income protection claims offering **unrivalled simplicity and objectivity.**

2. Experience and track record

We have 21 years' experience specialising in temporary income protection – having paid more than half a billion rand in income protection claims alone!

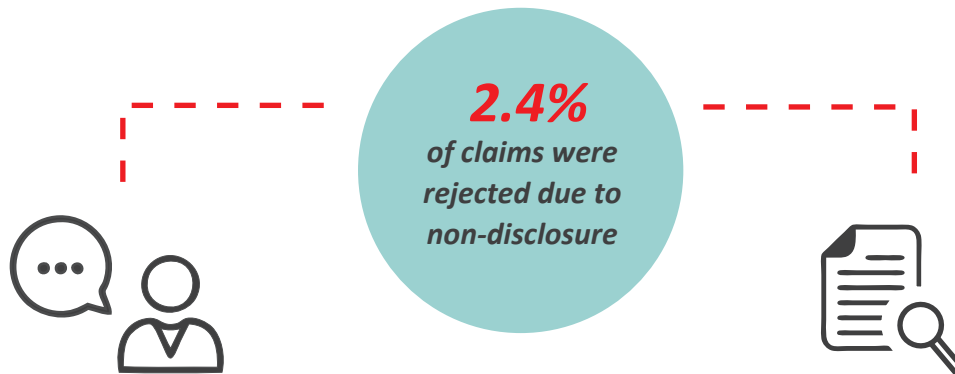
3. No aggregation

This means that on our temporary disability benefits, we will not reduce the claim pay-out by any other income you continue to earn.

- ✓ *We have the most comprehensive claims criteria in the industry.*
- ✓ *Our tele-underwriting greatly reduces the risk of non-disclosure.*

Explaining non-disclosure

“The most important thing is to be truthful at underwriting stage – this makes claiming so much easier.” Magda Briers, Head of Claims



What is non-disclosure?

The failure to provide accurate and complete information during the application process – either intentionally or accidentally.

Our non-disclosure philosophy

If we discover at claim stage, that we were provided with inaccurate or incomplete information, we consider how this information would have affected our original decision when the cover commenced.

When would we not pay a claim?

If the new information at claims stage would have resulted in us not offering cover upfront,
OR if we would have initially excluded the specific condition being claimed for.

This means we still try to pay the claim - even if there is non-disclosure!



How do you avoid this happening to you?

Tele-underwriting reduces the risk of non-disclosure.

1. *Talking directly to an underwriter can greatly reduce the risk of non-disclosure.*
2. *We send a transcript of the conversation to the adviser and the client.*
3. *All phone calls are recorded for reference at claims stage.*

Protect the lifestyle you're creating.

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