

## TERMS AND CONDITIONS OF FREE FEMALE CANCER COVER

1. Interpretation:
  - 1.1. Cancer means a disease as described in and qualified in 2.4 below;
  - 1.2. Cancer Lump Sum means the amount specified in the Certificate of Free Female Cancer Cover or the amount specified in the Free Female Cancer Cover SMS;
  - 1.3. Effective Date means the date stipulated in The Certificate of Free Female Cancer Cover as the Effective Date or the date stipulated in the Free Female Cancer Cover SMS as the Starting Date;
  - 1.4. Termination Date means the date when the Free Female Cancer Cover terminates, which shall be 6 (six) months after the Effective Date.
  - 1.5. Female Life Insured means the female person specified in the Certificate of Free Female Cancer Cover or the female person specified in the Free Female Cancer Cover SMS.
  - 1.6. The Insurer means Guardrisk Life;
  - 1.7. Registered Office means the registered office of the Insurer, from time to time [at present the Registered Office is situated at The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196].
  
2. Cancer Benefit
  - 2.1. Cervical Cancer
    - 2.1.1. If the Female Life Insured is diagnosed with cervical Cancer, the Cancer Lump Sum shall be payable to her.
  - 2.2. Genito-urinary Cancer
    - 2.2.1. If the Female Life Insured is diagnosed with genito-urinary Cancer (ovarian Cancer, bladder Cancer, kidney Cancer, vaginal Cancer, uterine Cancer and Cancer of the fallopian tubes), the Cancer Lump Sum shall be payable to the Female Life Insured.
  - 2.3. Breast Cancer
    - 2.3.1.1. Subject to 2.3.1.2 - 2.3.1.4 below, if the Female Life Insured is diagnosed with breast Cancer, the Cancer Lump Sum shall be payable to her.
    - 2.3.1.2. No benefit in terms of 2.3.1.1 above shall be payable if the Female Life Insured underwent a mastectomy or a lumpectomy or had a positive diagnosis made prior to the Effective Date.
    - 2.3.1.3. The Insurer shall only be liable to pay 1 (one) benefit in terms of 2.3.1.1 above, irrespective of how many times the Female Life Insured is diagnosed with breast Cancer, and irrespective of whether multiple diagnoses are made in one or both breasts.
    - 2.3.1.4. Notwithstanding 2.4.4 below, should the Female Life Insured be diagnosed with ductal carcinoma in-situ, 50% of the Cancer Lump Sum benefit shall be payable to her.
  - 2.4. Cancer
    - 2.4.1. Only a disease as described in 2.1, 2.2, 2.3 and that qualifies as Cancer in terms of this sub-clause 2.4 shall be eligible for the Cancer Lump Sum.
    - 2.4.2. Only a disease that is manifested by the presence of a malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of normal surrounding tissue shall qualify as Cancer.
    - 2.4.3. Any Cancer diagnosed and treated by primary biopsy only or that does not require any surgery, medical intervention (chemotherapy, radiotherapy etc) or other modalities shall not qualify as Cancer.

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- 2.4.4. Any skin Cancer, Cancer-in-situ and any tumour that is histologically described as pre-malignant or showing early malignant change shall not qualify as Cancer.
- 2.4.5. Any disease for which or in relation to which the Female Life Insured received medical examination, treatment or advice in the two years prior to the Effective Date shall not qualify as Cancer.
- 2.4.6. Any medical examination (including routine mammograms and pap smears) that did not result in the Female Life Insured being referred for further medical examination or treatment shall not be included in the definition of a disease in terms of 2.4.5 above.
- 2.4.7. Any Cancer diagnosed prior to the Effective Date, or any recurrence of a Cancer diagnosed prior to the Effective Date, or any disease caused by a Cancer diagnosed prior to the Effective Date shall not qualify as Cancer.
- 2.4.8. Any Cancer diagnosed after the Termination Date shall not qualify as Cancer.

### 3. Payment of benefits

- 3.1. A benefit in terms of this Free Female Cancer Cover shall, subject to the terms and conditions of this Free Female Cancer Cover, be due and payable once the Insurer receives a valid claim that shall include but not be limited to:
  - 3.1.1. a duly completed claim form (and all documents required therein), as prescribed by the Insurer, in its discretion;
  - 3.1.2. documentary and photographic proof of the identity of the person claiming the benefit concerned;
  - 3.1.3. if it is required that any aspect of a claim be proved to the satisfaction of the Insurer, such proof in writing; and
  - 3.1.4. such further documentation, information and proof as the Insurer may require, in its discretion, in order to establish the validity of the claim of the benefit concerned and the entitlement of the claimant concerned to receive such benefit.
- 3.2. The Insurer shall be furnished with a valid claim within 6 (six) calendar months of any event giving rise to such claim. If the Insurer is not so furnished with a valid claim within such time period, any liability of the Insurer in respect of any such claim, shall, in the discretion of the Insurer, be extinguished and no benefit shall be payable in respect of such claim.
- 3.3. The Insurer shall not pay the Cancer Lump Sum if a claim for the Lump Sum is in any respect fraudulent or if any fraudulent means or devices are used.