

TERMS AND CONDITIONS OF FREE MALE 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 Male Cancer Cover or the amount specified in the Free Male Cancer Cover SMS;
- 1.3. Effective Date means the date stipulated in The Certificate of Free Male Cancer Cover as the Effective Date or the date stipulated in the Free Male Cancer Cover SMS as the Starting Date;
- 1.4. Termination Date means the date when the Free Male Cancer Cover terminates, which shall be 6 (six) months after the Effective Date.
- 1.5. Male Life Insured means the Male person specified in the Certificate of Free Male Cancer Cover or the Male person specified in the Free Male 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. Prostate Cancer
 - 2.1.1. If the Male Life Insured is diagnosed with Prostate Cancer the Cancer Lump Sum shall be payable to him.
- 2.2. Genito-urinary Cancer
 - 2.2.1. If the Male Life Insured is diagnosed with genito-urinary Cancer (bladder cancer, kidney cancer, urethral cancer, penile cancer and testicular cancer), the Cancer Lump Sum shall be payable to the Male Life Insured.
- 2.3. Male Breast Cancer
 - 2.3.1. Subject to 2.3.2 below, if the Male Life Insured is diagnosed with Male Breast Cancer, the Cancer Lump Sum shall be payable to him.
 - 2.3.2. The Insurer shall only be liable to pay 1 (one) benefit in terms of 2.3.1 above, irrespective of how many times the Male Life Insured is diagnosed with Male Breast Cancer, and irrespective of whether multiple diagnoses are made in one or both breasts.
- 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.
 - 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 Male Life Insured received medical examination, treatment or advice in the two years prior to the Effective Date shall not qualify as Cancer.

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- 2.4.6. Any medical examination (including prostate exams) that did not result in the Male 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 Male Cancer Cover shall, subject to the terms and conditions of this Free Male 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.