TRIARC
HIV+ PRODUCTS

IN ORDER TO GET A QUOTE

MINIMUM 2X MEDICAL CHECK UPS A YEAR

Triarc requires CD4 count of more than 350 and a Viral load less than 30 000

DIAGNOSED MORE THAN 11 MONTHS AGO

COMPREHENSIVE LIFE COVER | CORE FUNCTIONAL IMPAIRMENT COVER + OR CORE DREAD DISEASE COVER

Clients can take a combo of Life Cover, Core Dread Disease and Functional Impairment. The Core Dread Disease and Functional Impairment are not stand alone, but accelerated

LIFE COVER

MINIMUM COVER R 100 000
MAXIMUM COVER R 10 000 000

Funeral Benefit 20% of cover amount up to R50 000 paid within 48 hours.

Terminal Illness benefit 100% of death benefit paid to insured life if diagnosed with a termenal illness resulting from HIV, Insured will need to be diagnosed with stage 4 AIDS and a CD4 count of less than 50 and givien less than 12 months to live

FUNCTIONAL IMPAIRMENT COVER

MINIMUM COVER R 50 000
MAXIMUM COVER R 5 000 000

Benefit 100% of the benefit amount as a lump sum if the insured life meets the requirements of one of the defined claim events.

Survival Period to qualify for a claim, the insured life must survive for a period of 14 days from the date of diagnosis of the dread disease.

Claims done on activities of daily living

DREAD DISEASE COVER

MINIMUM COVER R 50 000
MAXIMUM COVER R 3 000 000

Benefit 100% of the benefit amount as a lump sum if the insured life meets the requirements of one of the defined critical illness claim events.

Survival Period to qualify for a claim, the insured life must survive for a period of 14 days from the date of diagnosis of the dread disease.

NO PENALTIES IF INSURED LIFE DOES NOT HAVE MEDICAL AID

HIV+ loadings are done upfront at quote stage, so there are no surprises later at underwriting stage.

If there are additional medical requirements – only a finger prick test at Clicks or Dischem – if underwriting rules triggered

Take on process - Client must provide us with their latest CD4 and Viral Load results (Not older than 6 months) and complete the application with the broker or call centre

QUOTE CAN BE BASED ON PREMIUM OR COVER AMOUNT

BENEFITS DON'T DECREASE AS YOU GET OLDER

Premium increase - level or 5% compulsory Benefit increase - 0%, 3% or 6%

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