

TRIARC HIV+ PRODUCTS

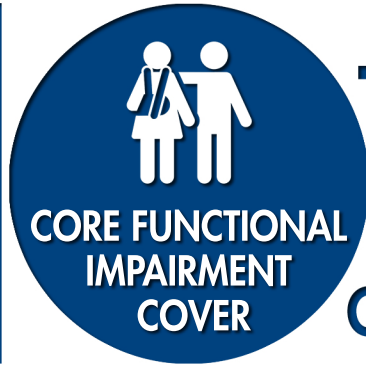


IN ORDER TO GET A QUOTE

MINIMUM 2X MEDICAL CHECK UPS A YEAR



COMPREHENSIVE
LIFE COVER



CORE FUNCTIONAL
IMPAIRMENT
COVER

+

OR



CORE DREAD
DISEASE COVER

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

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

DIAGNOSED MORE THAN 11 MONTHS AGO



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 terminal illness resulting from HIV. Insured will need to be diagnosed with stage 4 AIDS and a CD4 count of less than 50 and given 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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