



Instant Life

FitLife Cover Policy Document

FitLife Cover

Welcome to Instant Life. We are a predominantly online insurance administrator operating from offices in Johannesburg, South Africa. Our mission is to help our customers live happier and healthier lives. To support this objective your FitLife policy comes with a wearable device which tracks your physical activity and sleep. Contact us at clientservices@absainstantlife.co.za or call us on 0878-06-14-13. Or find out more about us at www.absainstantlife.co.za. Instant Life offers you life cover according to the policy terms included in this document and is underwritten by Absa Life Limited. Instant Life and Absa Life are authorised financial services providers.

Your Cover

this policy	Policy number Draft First issued 08 July 2018 Last updated 08 July 2018
maximum sum insured	The maximum sum insured across all Instant Life life insurance products per person insured will be capped at R6 million. Instant Life reserves the right to reduce the sum insured on this policy to comply with maximum sum insured.
'you', the policy owner	Jane Sample , born 01 January 1980 , living in South Africa . As policy owner, you're the only person who can authorise changes to this policy and the proceeds of any claim under this policy will only be paid to your nominated beneficiaries or to your estate if no beneficiaries have been nominated.
the 'insured person'	Jane Sample , a Female , born 01 January 1980 , living in South Africa , insured as a Smoker . The insured person is the person whose life is insured under this policy.
the 'beneficiary'	The proceeds of any claim under this policy will be paid to the beneficiary* (*see definitions); <ul style="list-style-type: none">Jane Sample

what you're covered for	<p>We'll pay a lump sum of R 1,500,000.00 if the insured person;</p> <ul style="list-style-type: none"> dies; or is diagnosed with a terminal illness (and we accept the medical evidence that in all probability the insured person has 12 months or less to live), whichever occurs first. Maximum sum insured is capped at R6 million per sum insured person across all Instant Life policies
eligibility for discount	<p>Eligibility for a 15% reduction in premium is subject to becoming a member of the Instant Life FitLife Group on www.fitbit.com and synchronizing your device with the Fit Bit App* (*see definitions) for 6 consecutive months. Thereafter a 15% discount will be applied to your monthly premium. Continuous participation is required to ensure that this benefit is maintained. This has no bearing on your policy being in force.</p>
HIV test required	<p>It's the responsibility of Jane Sample to go for an HIV test by 01 November 2018 with Lancet Laboratories. Tests done directly through a doctor will not be accepted. If we do not receive a negative HIV test result by this date then your cover will be limited to only accidental death* cover until we receive the negative HIV test result (*see definitions).</p>
what you're <u>not</u> covered for	<p>We'll not make any payment under this policy if the insured person's death or terminal illness results from;</p> <ul style="list-style-type: none"> their own act and in our opinion, the insured person committed or attempted suicide their participation in base jumping, trans-ocean solo-sailing, caving, canyoning their deployment as a soldier, policeman, mercenary, relief aid worker, journalist, news cameraman or as a member of the Peace Corps in any country other than South Africa, Botswana, Namibia, Israel, UAE, the European Union, UK, USA, Canada, Australia, New Zealand, Hong Kong, Singapore, Japan or South Korea
your policy starts	<p>On 01 August 2018. If you miss your first payment your policy will be suspended and you will not be covered until we successfully collect your first payment.</p>

your payment	Your payment is R 307.03 per month. No VAT is charged on this policy.
annual increase	Each year, on the anniversary of your cover start date, your payments will increase by 7.5% to take account of the insured person's advancing age. Additionally, we'll increase your cover each year by 5% (with a related payment increase) to keep pace with the cost of living. You can decline the 5% cover increase in any year or you can ask us to permanently exclude these cover increases. If you twice decline a cover increase, we'll no longer offer it. We'll notify you at least 20 days ahead of any payment increase.
cover ends automatically	On the day we pay out your claim for death or terminal illness, whichever occurs first.

Your FitLife Activity Tracker

requirements	<ul style="list-style-type: none">• A Fitbit device• Access to the internet• Personal email address• Fitbit supported device* (*see definitions)• Fitbit App• Joining the Instant Life FitLife Group• Regularly synchronising your activity data
device and delivery	<ul style="list-style-type: none">• Your FitLife Activity Tracker is a Fitbit Flex [™]. A wristband that tracks steps, distance, calories burned, active minutes and sleep while motivating you to get out and be more active.• The cost of your device is embedded in your monthly premiums.• Your device will be shipped to you once we successfully collect your first payment.
setting up your device	Once you've received your device please log on to www.fitbit.com/setup and follow the simple instructions. Be sure to use this email address sample@instantlife.co.za to set up your profile.
joining the Instant Life FitLife Group	Be sure to look out for the Instant Life FitLife Group invitation which will be sent to you once we receive your first premium. Please note this is a requirement for eligibility for the 15% discount.
synchronising of device	We recommend that you sync your activity data regularly. To qualify for the discount you're required to sync your data at least once a month for 6 consecutive months.

Eligibility

who can buy this policy

This policy can be purchased by people aged 20 to 65 who have a valid South African ID Number and who permanently reside in South Africa, Botswana, Namibia, Israel, UAE, the European Union, UK, USA, Canada, Australia, New Zealand, Hong Kong, Singapore, Japan or South Korea. Only one person can be insured under this policy. A partner or spouse will need to be insured under a separate policy.

how much cover you can buy

You can buy as many policies from us as you wish. However, if you purchase Life Cover and/or Accidental Death Cover from us totalling more than R6 million without our written consent, we're only liable to pay out the first R6 million unless there has been full disclosure on existing and / or simultaneously applied for life cover(s) which have been acknowledged by us.

misrepresentation of existing cover

It's your responsibility to provide the correct information about your existing cover with other insurers. We rely on your information to issue your policy. If you're not absolutely truthful or if you fail to disclose all relevant information to us, we can at our discretion void* (*see definitions) your policy or change the terms of your policy as we deem appropriate.

misrepresentation of income

It's your responsibility to provide the correct information about your earnings or income. We rely on your information to issue your policy. If you're not absolutely truthful or if you fail to disclose all relevant information to us, we can at our discretion void* (*see definitions) your policy or change the terms of your policy as we deem appropriate.

being truthful

It's your responsibility to be absolutely truthful with us. We rely on your information to issue your policy and pay any claim. If you're not absolutely truthful or if you fail to disclose all relevant information or misrepresent information to us, we can at our discretion void* (*see definitions) your policy or change the terms of your policy as we deem appropriate. If your claim is based on false or incomplete information we won't be liable to pay the claim and we can, at our discretion, void your policy. If, after we pay any claim, we find that it was based on false or incomplete information, all claim payments must be refunded to us.

Any additional information which might be relevant to Instant Life's decision to offer you cover or assess your risk which was not provided or disclosed at the time of the application for cover under this policy, or that which was disclosed in a prior or subsequent or separate application, will not be considered as having been disclosed unless communicated in writing to clientservices@absinstantlife.co.za and the receipt and acknowledgement thereof is confirmed in writing by Instant Life by way of an endorsement letter stating that your cover remains unaltered. Without any endorsement letter being issued, the additional information will have no bearing on this policy.

Changes

change policy owner	When you purchase this policy you are automatically the policy owner. You cannot change or assign the ownership of this policy to anyone else.
policy changes	You can make changes to your policy at any time by going to our website and logging into myinstantlife.co.za.
contact and banking details changes	You can make changes to your contact and banking details at any time by going to our website and logging into myinstantlife.co.za. Ensuring that your details are always up to date will help ensure you receive our communication.
change policy beneficiary	You can change the beneficiary of your policy at any time by going to our website and logging in to myinstantlife.co.za to make the changes online.
increase your cover	You can apply at any time to increase your cover by going to our website and logging in to myinstantlife.co.za to make the changes online. However we're not obliged to approve the increase. Our approval will depend on several factors such as your state of health and your reasons for seeking the increase. Additionally, from time to time we may approach you with an offer to increase your cover on favourable terms.
decrease your cover	We'll always reduce your cover if you request it. You can do this online at myinstantlife.co.za. There are no conditions or penalties. A decrease in your cover will decrease your ongoing payments.
stop smoking	If you are currently insured as a smoker* (*see definitions) and you stop smoking for 12 months or more, you can request a reduction in your monthly payments by logging into myinstantlife.co.za and completing a non-smoking declaration.
payment changes	If at any time after policy commencement it is found that your payment does not correctly or adequately cover the associated costs and risk of your policy for any reason whatsoever, we have the right, on the next anniversary date, to increase your payment amount to the correct value, as signed off by the insurer's statutory actuary. If this occurs we'll notify you at least 30 days ahead of any change. We will not change your payments within five years of policy commencement.

Cancellation

cancelling this policy	You can cancel this policy at any time and we will immediately stop all future payments. Your cover will terminate 30 days after the date of your last due payment. Any payments you have made to us are not refundable.
no cash value	The policy contains no savings, investment or surrender value, nor does it participate in the profits of Instant Life or Absa Life Limited. The policy has no cash value if cancelled.
recovery of device	Instant Life reserves the right to recover the cost of the device or the physical device in its original condition in the event of this policy being terminated or cancelled for any reason before 6 premium payments have been received.

Payment

how we calculate your payments	Your payment is based on the cover you select and your gender, smoking habits, income, education and declared state of health at the time you apply. We also take into account your occupation and pastimes. If your health deteriorates from year to year, it has no impact on what you pay.
currency	All transactions are in South African Rands.
payment frequency & due-date	Your payments follow a monthly cycle. They're due each month on the day of the month that you select for your monthly payments. If your payment date falls on a Saturday, Sunday or public holiday, payment will be made on the preceding working day.
payment methods	You may only pay by debit order from a South African bank account.
banking details	The banking details provided must be the banking details of the insured person or their spouse* (*see definitions). No other bank account other than those in either your name or your spouse will be accepted. If the banking details are based on false, incomplete or fraudulent information we won't be liable to pay any claim and all benefits and payments will be forfeited.
additional bank charges	Any bank charges charged by your bank to you are for your own account.
policy suspended for non-payment	If you miss your first payment your policy will be suspended and you will not be covered until we successfully collect your first payment. If this happens we'll notify you of the missed payment at your last known email address.
grace period for non-payment	If you miss a payment, other than your first payment, we will grant you a grace period of 30 days in which to make up the missed payment whilst still being covered. If this happens we'll notify you of the missed payment at your last known email address.
policy terminated for non-payment	<p>If we do not receive payment within 30 days of a missed payment your policy will immediately terminate. If this happens:</p> <ul style="list-style-type: none">• we'll notify you of the termination at your last known email address• we'll not refund any payments• we'll not be liable to pay a claim relating to any period after the cover has been terminated whether or not you received notification of the missed payment• you'll need to reapply for a new policy if you still require cover. However we're not obliged to approve the new application. Our approval and premium offered will depend on several factors including your state of health.

Claims

information we need to assess your claim	For a death claim we'll need a copy of the insured person's death certificate, a pathologist's report if one has been issued and proof of identity. For a terminal illness claim we'll need a written opinion from a medical specialist* (*see definitions) stating the nature of the insured person's illness, when it was first diagnosed and that as a result of this illness they are likely to have 12 months or less to live. Should additional information be required, this will be communicated at time of claim. We're not obliged to pay a claim until we receive all the information we require, including the result of HIV tests. It's your responsibility to ensure that the HIV test results indicated in your application are made available to us when any claim is made.
fraud	A fraudulent claim, or use of any fraudulent means, false information or knowingly allowing anyone to act on your behalf to provide false information to obtain a benefit will result in immediate termination of the policy and all benefits and payments made in respect of this policy will be forfeited. We may further, initiate legal action against the defrauding party.
how to claim	To lodge a claim either: <ul style="list-style-type: none">• visit our website: www.absainstantlife.co.za or• send an email to: claims@absainstantlife.co.za or• call us on 087-806-1413 or• send a fax to 086-677-4268
who we pay	The proceeds of any claim paid under this policy will only be paid to the beneficiary nominated in this policy, or to their estate if they are deceased.
time limit	There is a time limit of 180 days from the date of the claim event to submit a claim. Once a claim is submitted there is a time limit of 180 days to submit all required information. If either of these timelines are not met the claim will become void.

Compliance

we protect your privacy	All information you provide us will be held securely and confidentially. The only use of this information will be to process your application and any claim and to administer your policy. From time to time we may wish to offer you other products, however, if you don't want this information you can request that we don't send it to you.
South African law applies	This policy is governed by South African law. Any legal action in relation to this policy must be conducted in South Africa.
the underwriter	The underwriter of this policy is Absa Life Ltd, which is a registered insurer in terms of the Long term Insurance Act, and a registered Financial Service Provider under the Financial Advice and Intermediary Services Act.

Definitions

accidental death	A person's death is accidental if they die within 180 days of sustaining an injury that caused their death, where the injury was directly and solely caused by external, violent and accidental means.
beneficiary	The beneficiary is the person, company, trust or other organisation to whom we will pay the claim once admitted when you die. The beneficiary can only be nominated or changed by you, the policy owner.
fitbit supported device	Most smart phones, electronic tablets and computers support the FitBit application. For a detailed list please go to www.fitbit.com/devices .
fitbit app	The software which allows you to synchronise your activity data using your mobile device or computer.
medical specialist	A practicing medical specialist, licensed to practice his or her medical specialty within South Africa, Botswana, Namibia, Israel, UAE, the European Union, UK, USA, Canada, Australia, New Zealand, Hong Kong, Singapore, Japan or South Korea and whose specialty qualifies him or her to make a prognosis related to the terminal illness.
participate in pastime regularly	Any recurring participation (i.e. on separate occasions or events) within a 12 month period is considered regular.
smoker / non-smoker	If a person has smoked a cigarette or any other substance in the past 12 months, they're a 'smoker'. If not, they're a 'non-smoker'.
spouse	Person to whom the life insured is legally married. The marriage must be registered with Home Affairs.
to 'void' your policy	This means your policy will be considered never to have existed, payments you have made may not be refunded at our discretion and no claim will ever be paid.
we, our, us	'We', 'our', or 'us' means Instant Life and / or Absa Life Limited.
you, your, me, my	'You', 'your', or 'me' or 'my' means the policy owner.

How you answered our application

When you applied for this policy on **08 July 2018** we asked you, **Jane Sample**, the following questions and these were your answers;

What is your height (cm)?	170
How much do you weigh (kg)?	65
Have you ever had a tumour of any kind including a lump, cyst or growth that was diagnosed as a cancer (malignant) or a pre-cancer or non-cancerous (benign) or diagnosed with Leukaemia or lymphoma?	No
Have you ever been diagnosed with diabetes ?	No
Have you ever been diagnosed with a heart or blood vessel disorder?	No
Have you ever been diagnosed with or treated for high blood pressure?	No
Have you ever been diagnosed with or treated for high cholesterol?	No
Do you have any blood disorder, bleeding or clotting disorders including haemophilia, Von Willebrand's disease, Christmas disease, platelet disorders, anaemia of any cause, haemochromatosis which is associated with excessive iron, Wilson's disease associated with excessive copper?	No
Have you had any gastro-intestinal problems associated with your liver, gall bladder, oesophagus (food pipe), stomach, small bowel and large bowel (colon and rectum) or pancreas?	No
Have you ever been diagnosed with a kidney, bladder, urine outflow tract, or genital (including prostate for males) disorder?	No
Have you ever been diagnosed with an auto-immune disorder?	No
Have you ever been diagnosed with any respiratory disorder?	No
Have you ever been diagnosed with a disorder of the brain, spinal cord, or peripheral nerve? This includes any nerve that supplies any part of the body, excluding mental illness.	No
Within the last 10 years have you had a mental illness or psychological condition including depression, anxiety, stress, eating disorder, bipolar or schizophrenia that required professional advice, treatment or time off work?	No
Have you ever been diagnosed with a musculo-skeletal disorder such as arthritis, osteoporosis, gout, etc?	No
Have you had a blood test for HIV in the past 3 years?	No
Have you ever been diagnosed with any auditory (hearing)/ visual disorder or disease of the ears/eyes?	No

Have you ever been diagnosed with a disorder of the endocrine gland including the Thyroid, Parathyroid, Thymus, Adrenal, Pineal or Pituitary gland?	No
On average, how many alcoholic drinks do you drink per week?	0
In a single session, what is the maximum number of alcoholic drinks that you are likely to consume?	0
Have you injected or otherwise used illegal drugs in the past 5 years?	No
Have you ever been declared unfit to work due to medical or psychological reasons or have you ever applied for a disability grant?	No
Have you ever submitted a claim to any insurance or employee benefits provider for disability, critical illness, cancer, terminal illness or income protection benefits?	No
Has a previous application for life cover, disability, critical illness, cancer or income protection benefits ever been declined, offered with an exclusion or offered with a loading? By a loading we mean an increase in your premium or a reduction in your cover.	No
Have you ever had a parent , brother or sister who was diagnosed with any of these conditions?	
* Huntington's disease at any age	No
* Familial polyposis	No
* Kidney disease	No
* Diabetes	No
* Stroke	No
* Heart disease	No
* Cancer (except skin cancer)	No
* Alzheimer's disease	No
* Parkinson's disease	No
* Porphyria	No
* None of these	Yes
In your current occupation do you spend at least 75% of your time working at a desk, either in an office or at home?	Yes
Do you participate in any of these pastimes regularly?	
* Big game hunting	No

* Boxing	No
* Competitive car, bike or powerboat racing exceeding 150kph	No
* Hang gliding or other self launch flying	No
* Horse riding	No
* Micro-light or ultra-light flying	No
* Mountaineering, outdoor rock climbing or abseiling	No
* Private (fixed wing or helicopter) flying	No
* Quad biking or riding a motorcycle with an engine of 600cc or greater	No
* Scuba diving deeper than 40 meters or night diving	No
* Skydiving or parachuting	No
* White water rafting	No
* None of these	Yes
Do you currently have or have you previously had any condition, illness or health concern that you have not yet told us about in this application?	No

Additional information you provided us

You also provided us this additional information... read through and confirm it's accurate; your answers;

Insured person's details

first name	Jane	middle name	
last name	Sample		
email	sample@instantlife.co.za	alternate email	
mobile phone	027	other phone	
address	sample street	suburb	sample suburb
city	sample city	postal code	1234
country		SA ID number	0000000000000
qualification	post-graduate degree	monthly income	R 20,000 - R 22,499
occupation		doctors name	
medical aid		existing cover	R 0.00

Beneficiary details

name	Jane Sample	SA ID number / reg number	0000000000000	percentage	100.00 %
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Declaration

It's your responsibility to be truthful with us and to disclose all information that is relevant to our decision to provide you cover. Any misrepresentation or non-disclosure may result in us refusing to pay any claim and/or amending the terms of this policy or voiding this policy.

I, **Jane Sample**, ID **0000000000000**, through my electronic acknowledgement confirm that:

- the information in this application is true and correct; and
- the person that will make the monthly payments is the insured person or their spouse; and
- I am aware of no other circumstances which might render me to be more likely to claim than the average member of the community; and
- I am aware of no other information which might be relevant to Instant Life's decision to offer me cover; and
- the questions and answers pertaining to my health and lifestyle are true and correct and I understand and agree to abide by the terms set out in this policy document; and
- I consent to the exchange of any information between Instant Life and any medical or other institution even after my death; and
- I have read the Legal disclosure and I have made an informed decision.

By ticking this box I confirm all of the above



I cannot confirm, because there are other circumstances which might be relevant to your decision to provide me cover. I would like Instant Life to contact me.



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