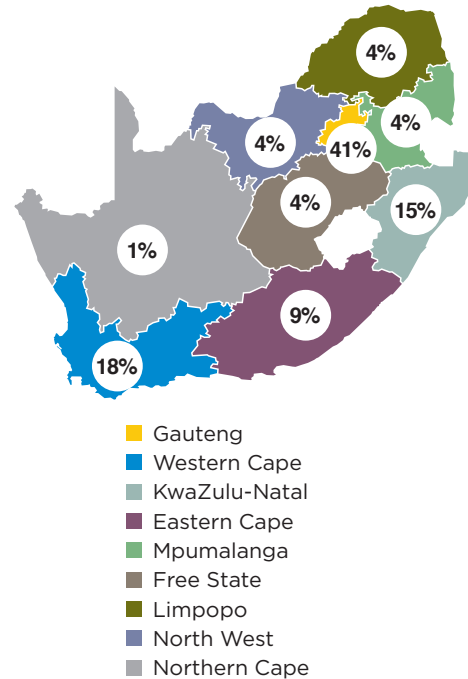


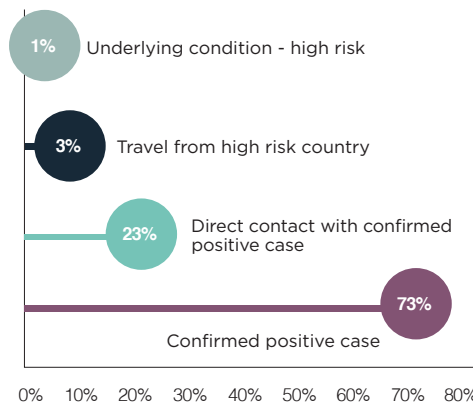
Sickness- and Income Protector claims paid:

R17.44 million

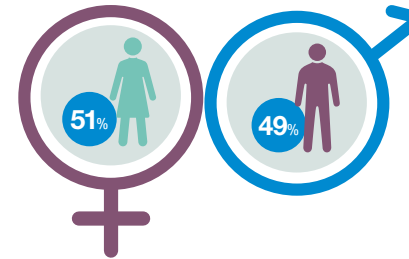
Claims paid per Province



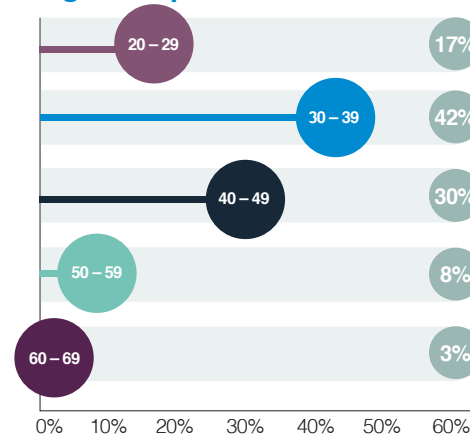
Causes of claims



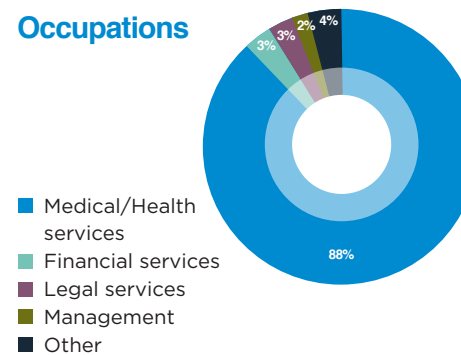
Gender



Age Groups



Occupations



Actual case studies: Sickness benefit

Tested positive for COVID-19

51 year-old male legal adviser



Tested positive for COVID-19

A 51 year-old male legal adviser submitted a claim under the Sickness benefit. The client tested positive for COVID-19. The doctor's sick note, the Sickness claim form and the copy of the positive test result was received on 25 August 2020. The client was booked off from 5 August 2020 to 14 August 2020 – 10 days.

The claim was sent to our medical team who admitted* the claim. The cover amount is R22 236 and an amount of R7 412 was paid to the client on **31 August 2020**.

Direct exposure to a confirmed positive individual

53 year-old female dentist



Direct exposure to confirmed positive COVID-19 individual

A 53 year-old female dentist's husband tested positive for COVID-19. The client was medically advised to self-isolate due to this exposure. We have received all the necessary claim requirements on **24 August 2020**. The client was booked off from 1 August 2020 until 11 August 2020 – 11 days.

Our medical team admitted* the claim. The cover amount is R49 342 and an amount of R18 092.07 was paid to the client on **31 August 2020**.

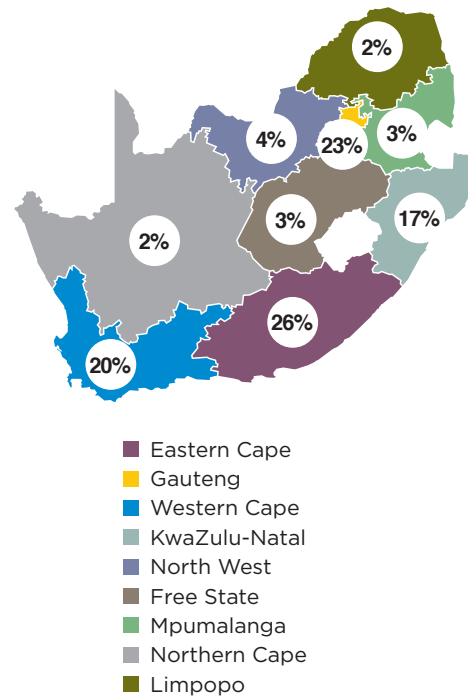
**Note: Currently we do not do contract validations when assessing these claims, but subsequent claims may be subjected to such a validation. Clients are informed of this when their claims are admitted.*



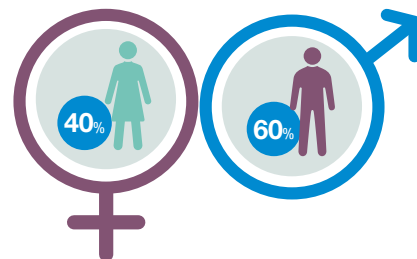
Death- and Funeral claims paid:

R144.60 million

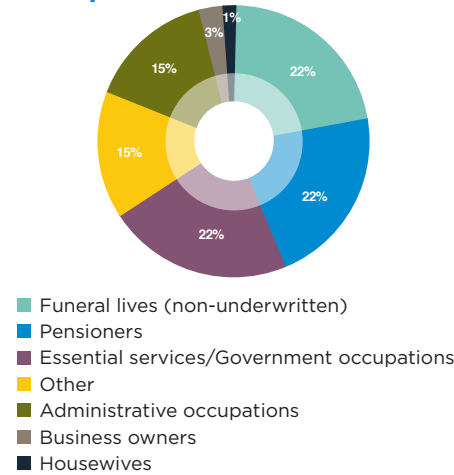
Claims paid per Province



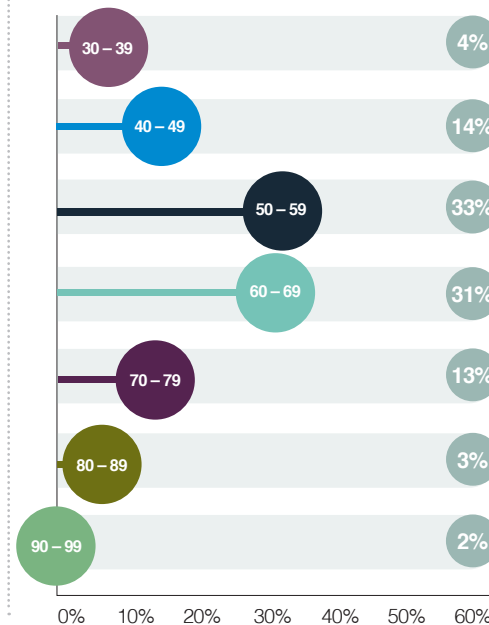
Gender



Occupations



Age Groups



Actual case study: Death benefit

Succumbed to Covid-19



A 55 year-old male car salesman succumbed to the coronavirus on **24 July 2020**. The inception date of the plan was 1 August 2016 and the cover amount for the Death benefit was **R1 108 718**. The death claim was submitted on 3 August 2020 with the necessary requirements. The claim was admitted and an amount of R1 108 718 was paid to the client's beneficiary on 15 August 2020.

Summary: Covid-19 claims

SICKNESS & INCOME PROTECTOR CLAIMS PAID:

March – June 2020: **R4.9 million** (148 claims)
 July 2020: **R5.45 million** (221 claims)
 August 2020: **R7.04 million** (301 claims)

DEATH- AND FUNERAL CLAIMS PAID:

March – June 2020: **R11.6 million** (28 claims)
 July 2020: **R36.65 million** (124 claims)
 August 2020: **R96.35 million** (151 claims)