



Group Risk
Benefit



Our Bryte Life Group Risk
Benefit offering has been
designed to take away the
financial stress for your
members and their loved ones



Group Life Insurance

Bryte's Group Life benefit has been customised to ensure financial responsibilities are taken care of for loved ones in the event of the death of an employee, member, or member's spouse. Our offerings include:

Life Benefit

Member Life Benefit

In the eventuality of death, both a traumatic and emotional experience for those left behind, a lump sum benefit is paid to the beneficiaries on the death of an employee.

Spouses Life Benefit

The employee can elect this optional cover for their spouse(s) or a life partner. A member may elect more than one spouse to be covered simultaneously. However, receiving this benefit is subject to all the provisions of this policy. If a spouse's benefit is terminated in terms of this policy for whatever reason, the member may elect to effect the benefit for a subsequent spouse.

Accidental Life Benefit

We account for life's unpredictability. In the event that an employee, member or member's spouse passes away due to violent, external or accidental causes, a lump sum benefit is paid.

Credit Life Benefit

Throughout the ebb and flow of life, we accumulate debt. In this circumstance, a member or an employee's Credit Life Benefit will be equal to the outstanding loan value at time of death.

OPTIONAL BENEFITS

Conversion Option

The policyholder may choose a conversion option to enable employees and spouses to maintain their Group Risk Benefit with Bryte Life in their private capacity for the same benefits as enjoyed under the Bryte Life Group Risk Policy.

Increasing Cover During Disability

Allows employees or members to maintain coverage without presenting new evidence of their insurability.

Flex Cover

This allows employees to increase their sum assured.

Burial Repatriation

Available under the Life Benefit and Funeral Benefit. On the death of the member or employee, spouse, child or parent benefit covered, the benefit provides for transport of the deceased.

EMBEDDED BENEFITS

Grocery Funeral Benefit

This benefit is available to all members or employees that have life cover. Pays out a benefit in the form of an EFT to help with the family's expenses.

*Baby Benefit

Upon the birth of a new child to the employee or member, Bryte Life pays a grocery benefit to celebrate the new arrival.

* A 3-month waiting period would be applicable

Education Benefit

An indemnity benefit after the death of an employee or a member to assist in educating the members' or employees' children.



Funeral

A benefit that is comprehensive and inclusive which allows employers to provide their employees and/or members with the option to cover themselves, their immediate and extended family in the event of their passing. Cover available from R5,000 – R90,000.

* No medical evidence is required for this benefit.

Burial Repatriation

Available under the Life Benefit and Funeral Benefit. On the death of the member or employee, spouse, child or parent benefit covered, the benefit provides for transport of the deceased.

OPTIONAL BENEFITS

Conversion Option

May be selected by the policyholder to enable members to continue their cover with the same benefits they enjoyed under the Bryte Life Group Risk Benefit Policy.

Cover to Continue

In the event of disability, the cover will continue under the Group Risk and Funeral Benefit policies.

Grocery Funeral Benefit

An optional addition to the funeral benefit. This benefit is available to all members or employees that have life cover. Pays out a benefit in the form of an EFT to help with the family's expenses.

*Baby Benefit

Upon the birth of a new child to an employee or member, Bryte Life pays a grocery benefit to celebrate the new arrival.

* A 3-month waiting period would be applicable

Disability Benefits

Bryte's tailor-made solutions aid employees or members in the event that they are permanently or temporarily unable to perform their daily work functions. We offer a range of solutions to fit any need in the form of a lump sum or continuous benefits paid for a specific term.

Permanent and Total Disability Benefit

Permanent and Total Disability Benefit provides a lump sum benefit in the event of the life assured's continuous, total and permanent inability due to injury, disease or illness. Subject to the lesser of R9,500,000 and 8 (eight) times annual salary or R1,000,000 when combined with Income Disability and 2 (two) times annual salary.

Credit Temporary Disability Benefit

Credit Temporary Disability Benefit provides a monthly payment equal to the loan instalment in the event of a member covered by this benefit suffering Total Temporary Disability during the period of insurance. **The benefit will be paid for a maximum period of 6 (six) months.**

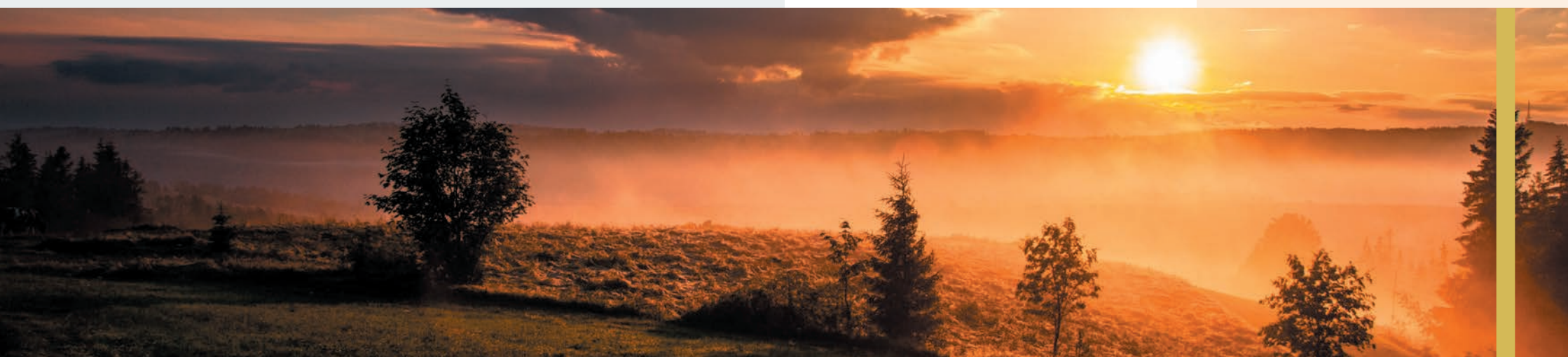
OPTIONAL BENEFITS

Conversion Option

May be selected by the policyholder to enable members to continue their cover in their individual capacity, with the same benefits they enjoyed under the Bryte Life Group Risk Benefit Policy.

Cover to Continue

In the event of disability, the cover will continue under the Group Life and Funeral policies.



Income Disability Benefit

Provides an income to employees or members that are unable to earn one due to disability. Subject to product maximums 75% of salary scales or 80% of salary subject to a maximum benefit of R200,000 per month, R50,000 per month for the Retirement Fund Contribution Waiver.

Temporary and Total Disability

Income Disability Cover that can be selected for a temporary/limited term. The limited-term monthly Income Disability Cover benefit is paid out for a period of 6 or to a maximum of 24 months on the disability of an employee after the selected waiting period.

OPTIONAL BENEFITS

Conversion Option

May be selected by the policyholder to enable members to continue their cover in their individual capacity, with the same benefits they enjoyed under the Bryte Life Group Risk Benefit Policy.

Salary Refund

If selected by the policyholder, the benefit will refund the employer the full amount of the salaries paid by the employer to the employee during the waiting period, on condition that the underlying Income Disability benefits claim is successful. The Salary Refund amount will be based on the salary on which the Income Disability benefit is based.

Vocational Rehabilitation

If a disability claimant is deemed able to be rehabilitated, Bryte Life will require that the claimant undergoes vocational rehabilitation.

The purpose is to assist the claimant to achieve a level of performance to enable him or her to perform suitable gainful employment. After rehabilitation, the claimant may no longer be considered disabled based on the definition of disability.

This set of services prepares the disability claimant to achieve a standard of independence and integration into the workplace.

Recovery Bonus

Upon the successful return to employment in his or her own or any occupation with his or her own or any employer, for a continuous period of at least 6 (six) months, a disability claimant will be entitled to a Recovery Bonus of up to three (3) months' disability benefit payment.

Survivor Benefit

The Survivor Benefit pays a monthly benefit equal to the monthly disability benefit payment provided by the Income Disability Benefit that was in payment immediately prior to the death of the employee. Paid up to a maximum period of 3 (three) months.

Retirement Fund Contribution Waiver

The policyholder may choose to insure all or part of the obligation by the policyholder and/or employee to contribute towards retirement funding if the employee becomes disabled. The percentage of the employee's salary insured at the claim stage will be paid in respect of retirement funding.

Medical Aid Premium Waiver

The Medical Aid Premium Waiver will pay the medical scheme premiums (including the savings element, where applicable) on the disability of a member, who is the principal member of a medical scheme and is receiving a monthly disability income payment under the Income Disability Benefit. The savings element is calculated as the average of the savings premium for the 3 (three) months before the date of the disability.



Critical Illness Cover

Provides support financially if an employee or member is diagnosed with one of the conditions included in the policy. The tax-free, once-off payment helps pay for your treatment, mortgage, rent or changes to your home, such as wheelchair access, should you need it.

The diseases and disorders covered:

Accidental brain injury	Heart valve replacement surgery
Advanced dementia, including Alzheimer's disease	Major organ transplant
Blindness	Multiple sclerosis
Cancer	Paraplegia
Coma	Parkinson's disease
Coronary artery bypass graft (CABG)	Severe burns
End-stage kidney failure	Stroke
Heart attack	

Below are the pay-out percentages for our Critical Illness Benefit as measured against the ASISA critical illness definitions:

	LEVEL A	LEVEL B	LEVEL C	LEVEL D
	Most severe	Moderate impairment	Mild impairment	Almost fully recovered
Heart attack	100%	75%	50%	25%
Cancer	100%	75%	50%	25%
Stroke	100%	75%	50%	25%
Coronary artery bypass graft	100%	75%	50%	25%



Age Limits

Insured	Minimum entry age	Maximum entry age*	Maximum expiry age
	(age reached)	(age reached)	(age reached)
Employee	18	64	80#
Spouse	18	65	80#
Parent	18	80	**
Child	-	18	26^

* If an Insured was not covered under another compulsory policy.

** The date the employee reaches the benefit expiry age or dies, whichever occurs first.

Where a Life Insured is actively in the service of an employer.

^ Children are covered to age 21 (twenty-one) unless studying and financially dependent then we extend the cover to the age reached of 26 (twenty-six).

War and Riot Exclusion Partial Waiver

An employee, member, spouse, child or parent will not be entitled to receive a Group Risk Benefit payment for any claim arising as a direct or indirect consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military action or usurped power. Partial waiver is costed for as a separate benefit and optional at a policy level.



Pre-existing Conditions and Exclusions

Bryte Life will not pay any Group Risk Benefit claim as a consequence of:

Pre-existing conditions

In the case of Capital Disability Benefit, Critical Illness Benefit and Income Disability Benefit, Bryte Life will not pay a claim during the first 12 (twelve) months of the life insured joining the Bryte Life Group Risk Policy should it be the opinion of Bryte Life that the claim is directly or indirectly attributable to an injury or illness, which the life insured sought medical advice for, or knew about (or could reasonably be expected to have known of), during the 6 (six) months prior to becoming a life assured under the Group Risk Benefit Policy.

Bryte Life reserves the right to refuse claims when:

The disability or critical illness was self-inflicted	Bryte Life is unable to obtain sufficient medical evidence from the employee or any dependant or treating medical practitioner to fulfil the criteria to make a benefit payment
Failure to disclose information about physical disabilities or medical conditions that affect the employee or any dependants at the time that the benefit commences	Bryte Life reserves the right to refuse the Accident Benefit, disability or critical illness claims as a result of: <ul style="list-style-type: none"> • Wilful and deliberate breaking of any law or wilful involvement in any riot, insurrection, usurpation of power, martial law or war • Intentional and negligent consumption of poisons, alcohol, drugs and narcotics
The claim arose from participation in a hazardous occupation which was not disclosed to Bryte Life at any point in time and is not normally associated with the industry in which the employee is employed	Unless prescribed by a registered medical practitioner. Neither the member nor his or her dependants may perform the role of a registered medical practitioner in these circumstances
The claim arose as a consequence of participation in a hazardous sport or pursuit, including (but without limiting the generality of the foregoing) rock climbing, scuba diving, hang gliding and speed contests of any kind	Excessive consumption of alcohol

Claiming for Benefits

On the occurrence of an insured event, Bryte Life will provide the approved forms that must be completed and the protocols needed for the benefit payment. Bryte Life may, from time to time, insist on further requirements in writing before considering a claim.

Claim requirements							
Documentation	Member	Spouse	Child	Stillborn	Extended Family	Baby Benefit	Grocery
Fully completed and signed claim form	x	x	x	x	x	x	x
Certified copy of death certificate	x	x	x	x	x		x
Certified copy of BI1663 – notification of death	x	x	x	x	x		x
Certified copy of main member's identity document	x	x	x	x	x	x	x
Certified copy of identity document/ birth certificate of the deceased	x	x	x	x	x		x
Copy of police report (if applicable)	x	x	x	x	x		x
Proof of cover/funeral cover application form	x	x	x	x	x	x	x
Proof of relationship		x	x	x	x	x	x
Proof of full-time schooling from a recognised educational institution, if over the age of 21 years			x				x
Proof of disability, if over the age of 21 years			x				x
Proof of parenthood NB! Affidavits will not be accepted			x	x		x	x
Medical report stating pregnancy term in weeks				x			x





For more information about Bryte Life Group Risk Benefit, please visit brytesa.com/life or email us at life.info@brytesa.com

We are here to guide your employees as they navigate financial decisions for themselves and their loved ones.

Contact

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www.brytesa.com/Life

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