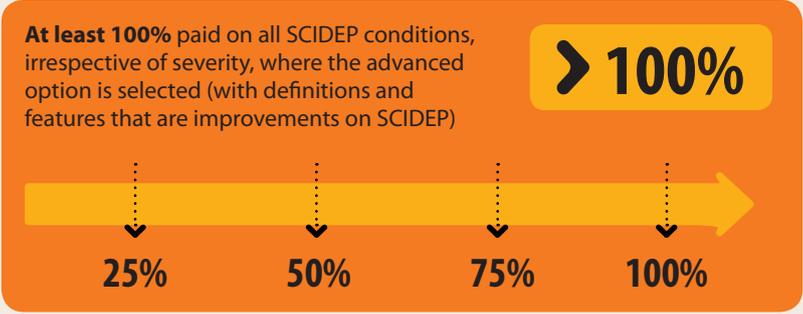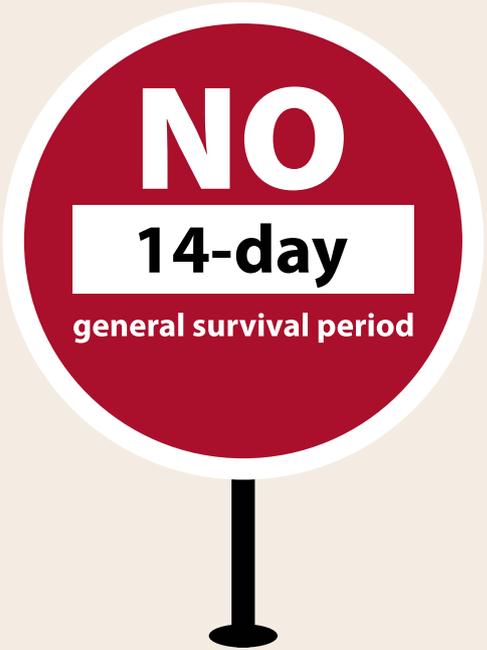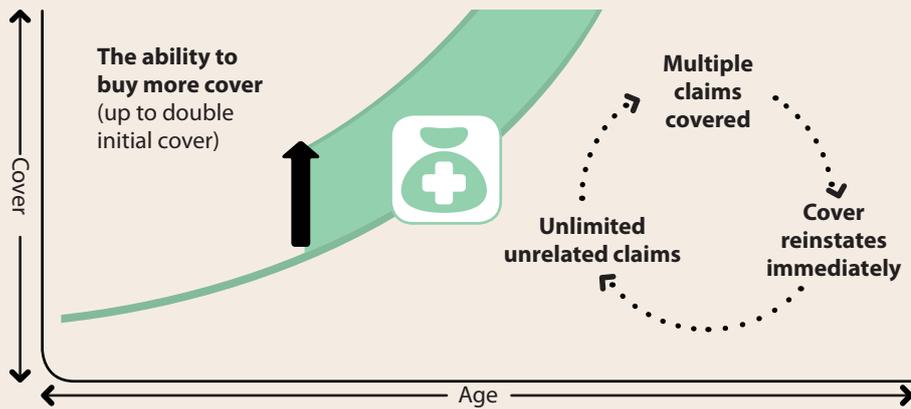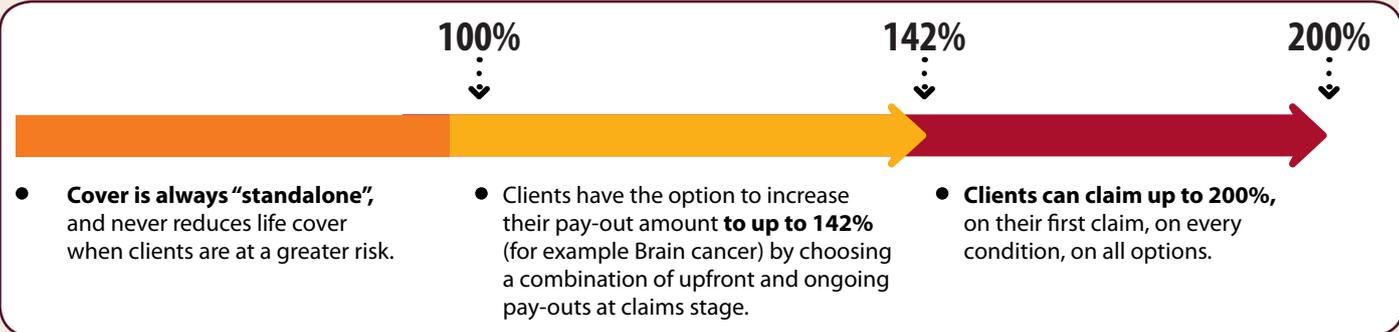# BrightRock Brief:
## Additional expense needs

Covers a client's additional expense needs that arise from an illness or injury. The pay-out could be used for anything, but typical examples are medical aid co-payments, medical fees not covered and lifestyle adjustment costs (these can quickly spiral to hundreds of thousands of rands). Pay-out amounts are tiered and the claims criteria meets one of an extensive list of clinical criteria.

| | | Cover for an illness or injury with a financial impact | | |
| --- | --- | --- | --- | --- |
| | | That you can recover from | That's permanent | That's caused by death |
| Income protection | Household needs | ☐ | ☐ | ☐ |
| | Childcare needs | ☐ | ☐ | ☐ |
| | Healthcare needs | ☐ | ☐ | ☐ |
| Asset protection | Debt needs | ☐ | ☐ | ☐ |
| | Death-related needs | | | ☐ |
| | Additional expense needs | ☐ | ☐ | |

## The most extensive list of conditions in the market, covering

# more than 300 conditions

**Trauma IQ,** a market first, covering nine previously ignored trauma related factors like hospitalisation, surgery and physiotherapy; **increasing the total value of trauma claims by 17%.**

**Automatic cover for children** covered for the same conditions, from birth, plus 36 additional child-specific conditions, with no general survival period.

**100%**  **142%**  **200%**

- **Cover is always "standalone",** and never reduces life cover when clients are at a greater risk.
- Clients have the option to increase their pay-out amount **to up to 142%** (for example Brain cancer) by choosing a combination of upfront and ongoing pay-outs at claims stage.
- **Clients can claim up to 200%,** on their first claim, on every condition, on all options.

**The ability to buy more cover** (up to double initial cover)

Cover / Age

Multiple claims covered

Unlimited unrelated claims

Cover reinstates immediately

# NO
## 14-day
### general survival period

**At least 100%** paid on all SCIDEP conditions, irrespective of severity, where the advanced option is selected (with definitions and features that are improvements on SCIDEP)

**❯ 100%**

**25%**   **50%**   **75%**   **100%**

## Examples of conditions covered

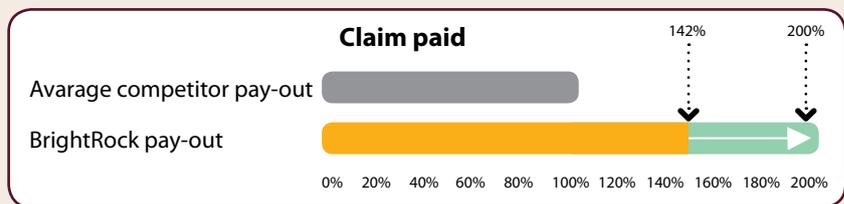We cover more than 300 conditions. Below are some common examples with the pay-out percentages.

- **Paraplegia — 100%:** clients can choose at claims stage to increase their pay-out duration and percentage, up to 142%, depending on their cover choice, no 14-day survival period;
- **Parkinson's disease — 100%:** paid on diagnosis, with no additional requirements;
- **Right ventricle heart attack - 100% or 75%:** unique to BrightRock, equivalent SCIDEP heart attack level C;
- **Colonostomy (irrespective of cause) — 100%:** the clinical definition on outdated products often only pays if it's a result of a specified condition;
- **Third degree burns of 9% of the body's surface — 50%:** general burns to any body part are only covered from this level by one other provider;
- **Two days in a high care ward and four rehabilitation sessions because of a traumatic injury — 1%:** not covered by any provider in the market currently.

*\*Where clients also fail Activities of Daily Living, pay-outs will increase, up to 200%*

## BrightRock claim case studies

### Kidney failure – 35-year-old female

- The client suffered kidney failure in February 2015.
- At claim stage, she took her additional expense needs pay-out as a once-off payment, followed by recurring monthly pay-outs. This increased her pay-out from 100% to 142%.

**142% paid out**

**Claim paid**

Avarage competitor pay-out

BrightRock pay-out

142%     200%

0% 20% 40% 60% 80% 100% 120% 140% 160% 180% 200%

### Trauma IQ – 44 year-old female

- Had her hand bitten by a monkey in April 2016.
- Underwent emergency treatment and surgery, spent a couple of days in hospital.
- Through the market-first Trauma IQ assessment, we paid R25 000
- No traditional critical illness benefit would've covered this claim

**5% paid out**

### Congenital heart condition – five-month-old baby

- Baby born with a heart condition, needed surgery at five months old.
- Paid 100% of the cover amount under additional expense needs.
- Paid three months' worth of temporary expenses cover.
- Almost R70 000 paid to the policyholder.

**100% paid out**

### Car accident – 31-year-old technician

- The client was involved in a car accident in December 2014 where he sustained injuries to his right arm, leading to the amputation of the arm. He passed away two days later.
- Because BrightRock does not impose any general survival periods, his family was able to receive a pay-out. This claim would have only been paid by one other competitor.

**75% paid out**

## BR**I**GHTROCK