



LOOK AFTER YOURSELF  
AND YOUR CHILDREN

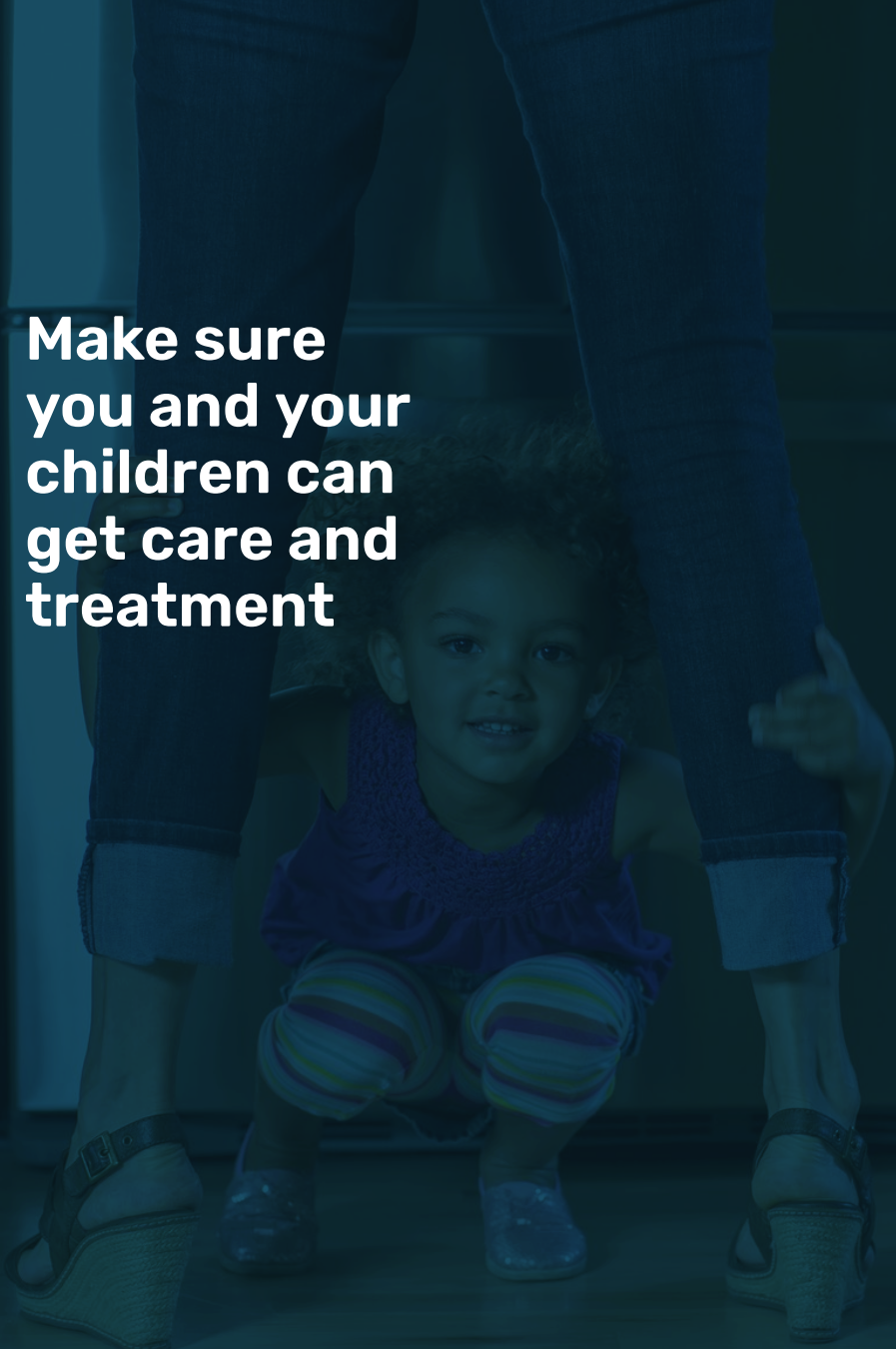
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# 1Life All Woman Cover

**1Life**

Changing Lives

**Make sure  
you and your  
children can  
get care and  
treatment**



## **Look after yourself and your children**

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We know that, as a woman, you'll do whatever it takes to care for your family. That's why you need the protection of a female-specific cancer insurance. Being diagnosed with cancer is hard – physically and emotionally. A cancer diagnosis also often brings unexpected financial hardship. With 1Life All Woman female dread disease cover, you know that you will have access to the care and treatment you need if you or your children ever get cancer.

# About the cover

Female dread disease cover, also known as female cancer cover, gives women financial protection against female-specific cancers such as breast or cervical cancer. Breast cancer, specifically, is alarmingly widespread among women.

CANSA reports that it is the leading cancer affecting women in South Africa (<https://cansa.org.za>). 1Life All Woman Cover pays out a percentage of your cover amount if you or up to four of your children are diagnosed with certain types of cancer. It also protects you against systemic lupus, pregnancy-related complications and accidental HIV exposure. Your pay-out can be used to cover costs not paid for by your medical aid and to cover basic living expenses while you recuperate.

## **1Life All Woman cover is what you need if you**

- Are a woman, especially if you are the breadwinner.
- Are of child-bearing age and may plan to have children or already have children.
- Are concerned that you or your children might be diagnosed with cancer during your lifetime.

We offer a **range of premium options**:

**1 Premium option 1**

A level-rated premium that increases each year at a fixed percentage.

**2 Premium option 2**

Especially for younger policy holders, an age-rated premium increase, which increases as you get older.

**3 Premium option 3**

Annual Contribution Increase (ACI) and Annual Benefit Increase (ABI) - It's important to make sure that your cover keeps up with the cost of living and you can ensure this by choosing to increase your cover by a small percentage each year. At 1Life we allow you to structure your premium increases and the sum assured on any new policy taken out. ACI and ABI is also available on an age-rated premium increase.

- If you select the inflation aligned option, it will allow your premium to increase by CPI (*this will be based on the average inflation over the last 6 months prior to the increase*) + 3% per year to keep up with inflation. This option also impacts your benefit amount (sum assured amount) as this will automatically increase by CPI, annually.
- If you select the fixed sum assured option, your premium will increase annually with 5% from month 13 onwards. Your benefit will remain flat for life.



**Gives women  
financial  
protection  
against  
childhood and  
female dread-  
disease**

# Key features and benefits

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Cover options range from **R250 000 to R1 million**.

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In the case of cancer, the **percentage of the sum assured** that is paid out depends on the severity of the cancer.

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In the case of **pregnancy complications**, 20% of the sum assured is paid out.

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In the case of **children's cancer**, either 50% of the sum assured or R250 000, whichever amount is less, is paid out.

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5



The pay-out for **accidental HIV infection** as a result of a violent crime is capped at 40% of the sum assured.

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The pay-out for **systemic lupus erythematosus (SLE)** is capped at 10% of the sum assured.

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# Things to consider

- 1Life All Woman cover is only issued to women between the ages of 18 and 59 years.
- Limited underwriting with no HIV test required at application stage.
- Multiple claims are allowed, but a maximum of 1 (one) claim per child will be covered. However, all cover under this policy falls away once 100% of the sum insured, in total, has been paid out.
- A six-month waiting period applies. No benefit is provided if the diagnosis was made prior to the commencement date. Pregnancy complications, as well as the child cancer benefit are subject to a 12-month waiting period.
- No more than one claim per pregnancy is allowed.



# Which cancers are covered?\*

## Female-related cancers

- Breast cancer
- Cervical cancer
- Ovarian cancer (*all ovarian cancers classified as low malignant potential/borderline cancers are excluded from this definition*)
- Uterine cancer
- Cancer of the fallopian tubes
- Choriocarcinoma
- Cancer of the vagina
- Cancer of the vulva

## Childhood cancers

- Leukaemia
- Lymphoma
- Brain tumours
- Neuroblastoma
- Retinoblastoma
- Nephroblastoma (Wilms' tumour)
- Osteosarcoma
- Rhabdomyosarcoma.

\* Pay-outs of claims are subject to the severity of the cancer. For specific exclusions applicable to the cancer cover above, please refer to the 1Life policy book.

# Building Generational Wealth

We believe that financial planning has the power to change lives with a 1-to-1 conversation. We believe that generational wealth starts with 1 conversation that helps you create a future your loved ones will benefit from. That's why it's always important to consult with your financial adviser and/or a specialist professional to ensure that you understand all the product terms that apply to your plan.

1Life has been in operation since 2006 and forms part of a broader group of companies under the TIH (Telesure Investment Holdings) umbrella in South Africa. TIH in turn forms part of a global financial services business, BHL, that currently has an international footprint spanning eight countries across four continents.

1Life has evolved over the years from being a direct life insurer to becoming a multi-distribution insurer in 2013. We are proudly South African and have over the years initiated several industry firsts. We offer affordable, simple, and convenient products that meet the needs of all South Africans, through either age-rated or level premiums; annual contribution increases (ACI), with annual benefit increases (ABI).

## **Your best interest is our priority**

It's always important to consult with your Financial Adviser and/ or a specialist professional to ensure that you understand all the relevant product terms.

A hand is shown holding a white ceramic cup filled with coffee, featuring intricate latte art on the surface. The cup sits on a matching saucer. In the background, there are other coffee-related items, including a plate with a crumpled paper liner and another cup, all set against a light-colored surface. The entire image is overlaid with a semi-transparent blue filter.

**Your best interest  
is our priority**

You can build generational wealth through our range of life insurance, investment products and estate planning solutions:

### **LIFE INSURANCE PRODUCTS**

- All Woman female-specific, dread disease cover
- Dread disease cover
- Disability cover
- Elevated Pure Life cover
- Expense Protector
- Pure Life Plus, life cover combined with funeral cover for extended family members
- Limited Underwriting Pure Life cover
- 1Life Wills and Estate Plan

### **INVESTMENT PRODUCTS**

- Fixed Return and Global Growth Protector
- Guaranteed Future Value Investment
- Living Annuity
- Retirement Annuity
- Tax-free Savings Account

**1Life, Life and Wealth  
powered by 1Life Vantage**

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