

BrightRock group risk claims experience: Permanent expense needs cover (lump-sum)

Scheme name	Legal Aid South Africa
Policy number	701460644
Date generated	21/09/2023

Period	Sum of monthly salaries over period	Total permanent expense needs sum insured at beginning of period	Total salary roll at beginning of period	Number of lives exposed at beginning of period	Permanent expense needs claims (*) R	Number of permanent expense needs claims (*)	Total claim amount R
01/04/2021 to 30/11/2021	R 942 198 802	R 712 061 366	R 948 616 312	2 404	R -	0	R -
01/12/2021 to 30/04/2022	R 587 242 952	R 724 571 374	R 586 204 653	2 444	R -	0	R -
Pending claims					R -	0	R -
Provision for late claims					R -		R -
TOTAL					R -	0	R -

(*) Basis: date of disability

Have pending claimants been included in the above claims experience?

Existing cover structure

Level of cover	0.5 times annual salary subject to a minimum of R100 000.00
Maximum cover amount	R7 000 000.00 or 10 times annual salary
Continuation option	No
Cover to continue	Yes, with escalation
Tax replacement	No
Profit share	No
Cover will end at the age of (retirement age)	65

Changes to cover structure

Date of change	Changes made
n/a	n/a

Delay in receiving notification (months)

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Existing pre-existing conditions

6 months before and 12 months after
