

LEGAL UPDATE FAW 7/2009: EXCLUSION CLAUSE MATRIX BETWEEN INSURERS

Exclusion ♦ HIV/AIDS

Momentum	Capital Alliance	Old Mutual	Metropolitan	Sanlam	Alex Forbes	Discovery
None – under group business once member exceeds the scheme’s free cover limit, then the member is underwritten for the additional cover, subject to providing the insurer with satisfactory evidence of health and assurability. If member HIV negative at commencement of insurance but later contracts disease there is no exclusion from benefit.	Similar practice adopted by all life offices from 01 April 2007.	Similar practice adopted by all life offices from 01 April 2007.	Similar practice adopted by all life offices from 01 April 2007.	Similar practice adopted by all life offices from 01 April 2007.	Similar practice adopted by all life offices from 01 April 2007.	<p>Assume similar practice adopted by all life offices from 01 April 2007.</p> <p>Discovery Exclusion may refuse claims when:</p> <ul style="list-style-type: none"> • self-inflicted; • failure to disclose information when required to do so; • participation in a hazardous occupation which was not disclosed to Discovery Life; • Discovery Life is unable to obtain sufficient medical evidence from the member or any dependant or treating medical practitioner to fulfill the criteria to make a benefit payment.

Exclusion ♦ Actively at work

Momentum	Capital Alliance	Old Mutual	Metropolitan	Sanlam	Alex Forbes	Discovery
Members to be actively at work attending to and capable of attending to all their normal duties on the first working day on which their cover is due to commence. If not, then must submit evidence of good health and insurability or complete eight weeks uninterrupted service.	Members to be actively at work attending to and capable of attending to all their normal duties on the first working day on which their cover is due to commence. If not, then must submit evidence of good health and insurability or complete 60 days weeks’ uninterrupted service.	Members to be actively at work attending to and capable of attending to all their normal duties on the first working day on which their cover is due to commence. If not, then must submit evidence of good health and insurability or complete eight weeks uninterrupted service.	Members must be in active service on the scheme commencement date. If this is not the case, cover will commence after two months of continuous service.	Not able to confirm, but must assume it is consistent with other insurers.	Members to be actively at work attending to and capable of attending to all their normal duties on the first working day on which their cover is due to commence. If not, then must submit evidence of good health and insurability or complete eight weeks uninterrupted service.	No available information

Exclusion ♦ War and riot

Momentum	Capital Alliance	Old Mutual	Metropolitan	Sanlam	Alex Forbes	Discovery
No benefit paid if due to active participation in war, invasion, acts of foreign enemy, hostilities, war like operations, civil war rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military action or usurped power.	Similar to Momentum.	Similar to Momentum: War, civil commotion, riots, terrorist activity or rebellion, and radioactivity or nuclear explosion exclusion.	Similar to Momentum: No benefit if disability occurring as a consequence of war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.	Similar to Momentum.	Similar to Momentum.	No available information.

Exclusion ♦ Radioactivity, nuclear and chemical warfare

Momentum	Capital Alliance	Old Mutual	Metropolitan	Sanlam	Alex Forbes	Discovery
In the event that a claim arises as a direct or indirect consequence of the use of nuclear, biological or chemical weapons, or any radioactive contamination, or attacks on or sabotage of facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots, which lead to the release of radioactivity or nuclear, biological or chemical warfare agents, irrespective of whether any of the aforesaid has been performed with the specific use of information technology.	Similar to Momentum.	Similar to Momentum.	Similar to Momentum: No benefit paid if disability as a direct or indirect consequence of: the use of nuclear, biological or chemical weapons, or any radioactive contamination; or attacks on, or sabotage of, facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots, which lead to the release of radioactivity or nuclear, biological or chemical warfare agents. The above-mentioned conditions will be enforced irrespective of any actions performed with the specific use of information technology.	Similar to Momentum.	Similar to Momentum.	No available information.

Exclusion ♦ Accident cover exclusion

Momentum	Capital Alliance	Old Mutual	Metropolitan	Sanlam	Alex Forbes	Discovery
Momentum provides accident cover during the medical evidence period but no benefit will be paid if death or disability arises as a consequence of: attempted suicide or any self-inflicted injury; by the hands of justice; excessive use of intoxicating liquor, willful inhalation of gas or taking of poisons, drugs or narcotics; any violation of the criminal law by the Member, participation in any type of aviation or airborne pursuit anywhere in any capacity, except as a passenger travelling solely for the purpose of transport: in a registered passenger aircraft owned and operated by a licensed airline or air-transport company and flown by a pilot holding a commercial pilot's license on a recognized route between licensed airfields, or in a military passenger aircraft from one airfield to another.	Does not appear to have exclusions for accident cover during the medical evidence. Period.	Does not have exclusions if member dies during the medical evidence period as a result of an accident.	No available information.	Cannot confirm.	Similar to Momentum.	No available information.

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