

Breadth of Cover Guarantee®

Protect yourself, get a payout for a qualifying claim event covered by a South African insurer

If you have a defined critical illness, you will have

**peace
of mind**

about your cover

With the worldwide increase in the frequency of critical illnesses, knowing that you will be covered for any qualifying critical illness covered by insurers in South Africa, will provide you with peace of mind.

The **Myriad** Breadth of Cover Guarantee® is a unique feature that adds enormous value to your critical illness cover.

Cover if you are diagnosed with a critical illness

Momentum's Breadth of Cover Guarantee® guarantees a payout if the claim does not meet the requirements under the Momentum Myriad critical illness benefit but meets the criteria under the qualifying critical illness benefit of another life insurer. In addition, we will also pay at lower severities if a competitor pays out at a lower severity.


This gives you ultimate peace of mind that you will receive a payment for any valid critical illness.

Example

Martin has a stand-alone Complete Enhanced Critical Illness Benefit with a benefit amount of R2 million.

He claims for "full thickness burns involving the face, the airways or both hands" which is an event **not defined by Momentum**, but is by a qualifying competitor.

Momentum will **assess the claim** even though the event is not defined by Momentum, and we will pay R400 000 (maximum of 20%) according to the qualifying criteria for a Breadth of Cover Guarantee® payout.


Martin


**Myriad stand-alone
Complete Enhanced Critical Illness Benefit
R2 000 000**

(Breadth of Cover Guarantee®)


**assess
the event**
(covered by qualifying competitors)

**= R400 000
maximum 20%**

Momentum Myriad's Breadth of Cover Guarantee®

We offer you peace of mind with unique and affordable critical illness benefits.

At Momentum we understand the need for peace of mind and value for money. We have designed benefits that offer the most comprehensive cover in the South African market, pays out earlier and are easy to understand.



LifeReturns®, save on your premium

LifeReturns® is a modern risk selection and pricing mechanism that accurately determines your life insurance risk. By completing a quick and easy digital health screening with your smartphone, a process similar to taking a selfie video, we can assess your health risk factors and give you a personalised **discount of up to 35% on your life insurance premiums.**

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