

Would you cope financially if your child was seriously ill?



We specialise in Income Protection because we believe it is the most important cover to have in place. Your income provides for your lifestyle and our cover will help you to protect that income should you become disabled.

We know your ability to earn an income is based on more than just your own health. If your child fell critically ill, it would have a severe impact on your ability to perform your occupation and earn your income. That's why we offer our BPE policyholders optional Family Responsibility benefits, including our improved Child Protector.

FMI's Child Protector benefit

How would you cope financially if your child needed full-time medical care? Would you be able to reduce your working hours? Employ a caregiver? Enrol your child in a special needs school? How would these factors impact on your income? The Child Protector is designed to help you make the necessary lifestyle changes should your child become critically ill.

The Child Protector pays out a monthly income if your nominated child is diagnosed with one of the listed critical illnesses in FMI's Juvenile Critical Illness Table. Once 24 months of benefit have been paid, payments will continue for the rest of your child's life, until their 18th birthday, if they meet the Childhood Disability Definition (available on request).

If individually nominated on the policy, your biological children, step children, and legally adopted children will be covered. Your child must be unmarried, older than 1, and younger than 18 in order to qualify for cover. We will pay out for a maximum of one claim per child.

The Child Protector will help you make the necessary lifestyle changes if your child becomes critically ill

With a maximum cover of R15 000 or 50% of your total temporary income protection cover (whichever is the lesser), you can rest assured that this benefit will reduce the impact on your income, should your child become critically ill. Also, as you increase your temporary cover amount, your Childhood Protector Benefit will increase.

What illnesses are covered?

Because child illness is more common than we would like to believe, FMI covers a wide range of childhood illnesses. These include (but are not limited to):

- Cancer
- Bacterial Meningitis
- Encephalitis
- Heart Valve Surgery
- Kidney Failure (End-Stage Renal Failure)
- Major Head Trauma
- Major Organ Transplant
- Muscular Dystrophy

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What about proof of medical costs?

There is no requirement from you to provide any proof of expenses relating to the care of your disabled child in order to obtain a pay-out for this benefit.

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A complete income protection solution

We believe that the correct way to design disability cover is to first put in place temporary disability cover, then permanent disability cover so that individuals enjoy a combination of both benefits. BPE responds to these core needs by offering cover for 100% of your income, different cover options and waiting periods, and multiple claims criteria so that you receive the highest possible pay-out.

Optional benefits, such as the Child Protector, have been added to enhance BPE's core benefits, taking into account changing needs, family responsibility, causes of claim, and each applicant's unique risk profile.

The last thing you want if your child becomes critically ill is to worry about how you will afford to pay your bond or unexpected medical expenses. Speak to your Financial Adviser today and make sure you can concentrate on what is important in a time of need.

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At FMI our philosophy is simple. We pay claims.

For more information please contact our FMI Financial Advisers Distribution Team on 0860 10 52 08, sales@fmi.co.za or www.fmi.co.za

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