



KR. KEYRISK

ROOTED IN CARE.
EMPOWERED BY TECHNOLOGY.

DESIGNED TO SUPPORT YOU.

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A well-designed group risk benefits offering can help to make your business more competitive, recruit top talent, retain employees and boost employee satisfaction whilst maintaining productivity.

Herman Smith - Director



Keyrisk (Pty) Ltd provides independent specialist risk products suited to the unique needs of South African households to brokers and their clients.

Our highly competitive pricing proposition provides customized flexible risk solutions that protects any company's most valued asset - their employees, against unforeseen events such as death and disability.

Our superior risk solutions are underwritten by Capital Alliance Group Risk a Division of Liberty and brings a quality risk pool to the market providing the broker, the client and members with the best of both worlds in the arena of Group Risk Benefits.

Keyrisk provides bespoke lifestyle benefits that are exclusive to living in South Africa.

Our Business Partners



UNIQUE FEATURES

- ◆ Service delivery anticipating your needs
- ◆ Advanced Cloud-Based Administration System
- ◆ Educator benefit can be included on both life and disability
- ◆ No medicals for employees under age 30 (more than 50 staff)
- ◆ Liberty Value Added Services
- ◆ 48-hour quote delivery target (under 400 members)
- ◆ Roof, Road, Crime, Food & Phone Cover



02

GROUP LIFE

Offer your employees and their beneficiaries the protection they deserve and make your company a place where people want to work.

Our Group Life product provides a death benefit payable as a lump sum to the scheme or the nominated beneficiaries on the death of the member before retirement. This benefit is usually a multiple of the employee's salary. The maximum cover allowed is 10 times the employee's annual salary.



2.1

Spouse's Death Benefit

On the death of a member's spouse, a lump sum is paid to the member.

No underwriting is required for this benefit.

A maximum benefit of 2x the member's annual salary applies, capped to a specified amount.

2.2

Flexible Risk Benefit

In addition to the core benefit, members can choose a level of death benefit cover that fits their individual life needs.

The level of cover is selected at inception, thereafter on the occurrence of life changing events (defined as marriage, birth or adoption of a child, being widowed or divorced) and/or at the scheme's annual renewal date.

Cover may be decreased at any time, subject to the minimum core benefit. The maximum multiple for the death benefit plus the flexible risk benefit cannot exceed 10x annual salary.



2.3

Cover During Disablement

This benefit ensures that a member's death benefit cover will continue if the member becomes a claimant of an Income Replacement Benefit, and is in receipt of a monthly benefit, or in the selected waiting period.

2.4

Reinstatement Option

The reinstatement option is available for schemes that have both the Death Benefit and the Critical Condition Benefit (Dread Disease). The reinstatement option caters for reinstatement of the Death Benefit in cases where a critical condition claim is paid.

03 CRITICAL CONDITION

STANDARD

Standard Option Overview

The Critical Condition Benefit is a lump sum payment and provides financial protection in the event of certain critical illnesses (dread disease).

Reinstatement options

Reinstatement options are available for schemes with the Death Benefit, the options are:

- No reinstatement option
- Allowing reinstatement when a member survives 31 days after a critical condition incident

If the reinstatement option is selected and the member meets the reinstatement option requirements, the Death and Critical Condition Benefit will be reinstated. The Critical Condition Benefit claimed for, and any associated incident, which is predefined in the policy are not reinstated, but all other conditions are.

Accelerated or Stand alone option

Either option may be selected.

ASISA Critical Illness disclosure

Our dread disease benefits are aligned with the critical illness definitions recommended by the Association for Savings and Investment South Africa (ASISA). This ensures that the products are objective and consistent with the minimum industry standards.

COMPREHENSIVE

Comprehensive Option Overview

The Critical Condition Benefit is a lump sum paid in full or in part to a member who has a stated critical condition event.

An additional 27 Diseases are covered under the Comprehensive option. Payouts are dependent on the severity level of the disease, 100% being the worst severity and 25% being the least severe.

Accelerated or Stand alone option

Either option may be selected.

Reinstatement options

This option is available on schemes with group life benefits. The reinstatement will occur when the member survives 31 days after a critical event.

Standard Option

*Stroke	Cancer
Multiple sclerosis	Diplegia
Motor neuron disease	Paraplegia/paralysis
Coma	Quadriplegia
Blindness	Major burns
Heart attack	Kidney failure
Coronary artery disease requiring surgery	Major organ/bone marrow transplant
Heart valve surgery	Alzheimer's disease

Comprehensive Option

Parkinson's disease	Muscular Dystrophy paralysis
Progressive Dementia	Rheumatoid Arthritis
Intracranial aneurysm	Leukaemia
Arterio-venous malfunction	Loss of hearing
Renal failure	Loss of sight
Respiratory failure	Traumatic Brain Injury
Chronic liver failure	Loss of and loss of use of limbs
Aplastic Anaemia	HIV due to:
Pericardial disease	Occupational needle stick injury (medical or dental)
Arrhythmias	
Peripheral Vascular disease	Practitioner or registered nurse
Aortic Aneurysm	Rape or indecent assault
Inflammatory Bowel disease	Organ transplant
Chronic Pancreatitis	Blood transfusion

Critical Condition Severity Levels

% OF SUM ASSURED PAYABLE

<input checked="" type="radio"/> Standard <input type="radio"/> Comprehensive	A - Most Severe	B - Moderate Impairment	C - Mild Impairment	D - Almost Full recovery
Heart attack	100%	100%	100%	100%
Coronary Artery By-pass Graft (ABG/CABG)	100%	100%	100%	100%
Stroke	100%	100%	100%	0%
Cancer	100%	100%	100%	100%

Critical Condition Severity Levels

% OF SUM ASSURED PAYABLE

<input type="radio"/> Standard <input checked="" type="radio"/> Comprehensive	A - Most Severe	B - Moderate Impairment	C - Mild Impairment	D - Almost Full recovery
Heart attack	100%	100%	75%	50%
Coronary Artery By-pass Graft (ABG/CABG)	100%	75%	50%	25%
Stroke	100%	75%	50%	25%
Cancer	100%	75%	50%	25%

04 INCOME DISABILITY

Income Disability definition

The member must no longer be capable due to illness, injury or accident of fulfilling a significant part of the duties of: The member's own occupation for the initial period, inclusive of the waiting period, and thereafter an alternate occupation.

Accidents happen and people get sick. Make sure your employees are adequately covered. The Income Disability benefit pays a monthly income to an employee who is disabled, regardless of whether the condition is temporary or permanent. This benefit continues until the member recovers, dies or reaches normal retirement age.

The Income Replacement Benefit is offered as a freestanding benefit.

Waiver of premium

The purpose of the employer waiver benefit is to assist the employer with retirement and risk benefit provision for a member who is disabled. The employer pays a small cost towards this benefit during the member's active employment, and if the member becomes disabled, the insurer will pay any contributions which the employer might be expected to pay on behalf of the member concerned, during the period of disablement.

Health premium waiver

We pay medical aid contributions ensuring that the member's medical aid cover is maintained during a member's initial recovery time of disability. This benefit is paid for up to a period of 24 months. The benefit will be limited to a fixed Rand amount.

Value added features

- ◆ Payback the benefit payment that would have been paid to the disability claimant during the full waiting period.
- ◆ Full waiver payments on partial disability
- ◆ Waiver is based on pre-disability salary / income
- ◆ 6-month accidental cover is provided during medical evidence period

Initial period

24 months (including the waiting period) as a standard, but we also offer 12 months when requested.

Select waiting period options

01 03 06 12 24

month waiting period



05 CAPITAL DISABILITY

Capital Disability definition

The member must be permanently disabled.

The Permanent Disability Benefit is an advance lump sum payment of all or part of the Death Benefit. Payment is made to members who are totally and permanently disabled.

Reduction in benefit

Three options are available prior to normal retirement age:

- ◆ No reduction
- ◆ 5 years at 20% per annum reduction
- ◆ 10 years at 10% per annum reduction

Waiting period options

The standard waiting period is 6 months.

We also offer:

- ◆ 12 month waiting period
- ◆ 24 month waiting period

Optional Educator benefit

Optional Educator benefit can be selected

06

FUNERAL BENEFIT



Funeral Benefit

The Funeral Benefit pays out when the member's loved ones need it most. In a time of great sadness, the family can take comfort in the fact that this benefit will be paid to assist with the funeral costs. The benefit is paid as a lump sum in the event of the death of the member, spouse, children, or extended family member, whilst the member is employed.

Body Repatriation Benefit

This service is automatically included in the Funeral Benefit. It covers transportation of the deceased's body within South Africa or to/from any one of the following territories:

- ◆ Lesotho
- ◆ Swaziland
- ◆ Botswana
- ◆ Namibia
- ◆ Zimbabwe
- ◆ Mozambique

The family can phone our call centre

If the beneficiary is calling from within South Africa the Call Centre number is **0861 02 04 07**.

If the beneficiary is calling from outside South Africa the number is **+27 11 267 3933**.

Claim Payment Process

The Funeral Benefit will be processed within 48 hours, subject to receipt of the required supporting documents.

- ◆ Beneficiary Form
- ◆ Completed, signed and stamped Funeral claim form
- ◆ Copy of the deceased's identity document
- ◆ Copy of the computerised death certificate
- ◆ Proof of the beneficiaries' banking details

07

EDUCATOR BENEFIT

Keyrisk is proud to introduce our Educator benefit offering. This benefit offers flexibility and boasts greater cost- effectiveness. Our Educator Benefit is designed to cover the cost of education for a member's children in the event of the member's death or occupational disability. The Educator benefit is available on both the Life Benefit and Capital Disability Benefit.

The Educator Benefit caters for:

- ◆ Public, private and home schooling
- ◆ Pre-school starting at Grade R
- ◆ Primary & Secondary School
- ◆ Special needs schooling
- ◆ Universities and NQF recognised institutions

Flexibility

This benefit can be selected for a category of staff only within the same employer group

We offer two Educator Benefit Options, the Foundation Educator Benefit which covers schooling and the Progressive Educator Benefit that covers schooling and Tertiary Education.

EDUCATION LEVEL	PROGRESSIVE EDUCATOR
Pre-Primary School	1 Year
Primary School	7 Years
High School	5 Years
Tertiary Institution: Degree or Diploma	3 Years
Tertiary Institution: BDS (Dental)	5 Years
Tertiary Institution: MBS (Medical)	6 Years

Supplementary allowances

These allowances are intended to assist in covering the additional expenses associated with schooling such as textbooks, stationery, uniforms and after-school care. In the case of tertiary education, it will also cover any associated residency fees.

The following benefits are offered on the Progressive Educator Benefit:

◆ Special needs

We recognise that there are extra costs associated with educating children who have special needs. This product will boost the maximum tuition benefit paid if a child attends a school catering for special learning, behavioural or physical needs.

◆ Achievement allowance

This allowance is paid to children who excel in a sporting or cultural activity and are selected to represent South Africa or at provincial level. The allowance may be used to pay for the additional costs usually associated with performing at these levels, including travel and accommodation. Payment is made directly to the child in the year of achievement.

08 RCRFP BENEFIT

ROOF, CRIME, ROAD, FOOD & PHONE BENEFIT

Roof Cover

This benefit covers the costs of a deceased or disabled members bond or rental expense up to the maximum of 33.3% of salary or R15 000 pm for 6 months.

This is a once off benefit



Road Benefit (All transport)

This cover provides a monthly salary on death or disability of the main member occurring as a direct result of bodily injury caused by road accident, for a period of 6 months. Maximum of R10 000 pm.

This is a once off benefit



Crime Benefit

This cover provides a monthly salary on death or disability of the main member occurring as a direct result of bodily injury caused by violent means linked to a crime, for a period of 6 months. Maximum of R10 000 pm.

This is a once off benefit



09

QUOTATION PROCESS

Now that you have seen our product range, please allow us to provide you with a quote based on your client's specific requirements.

Please provide the following information to your Keyrisk business consultant:

- ◆ Name and initials of member
- ◆ Date of Birth OR ID number
- ◆ Gender and number of dependents
- ◆ Job description/occupation
- ◆ Geographical area
- ◆ Annual or Monthly Salaries
- ◆ Retirement age
- ◆ Structure of risk benefits
- ◆ Categories when required
- ◆ Claims experience if fund is more than 400 members
- ◆ Current underwriter

KEYRISK (PTY) LTD
Reg No. 2011/136708/07





Capital Alliance

Group Risk

Capital Alliance Group Risk Differentiators

Value Added Service

We have partnered with Liberty Life and their external partner Cims South Africa (Pty) Ltd, to provide an extended menu of value-added services. These value-added services are available to all members covered by Keyrisk (Pty) Ltd that have Life or Disability Cover.

The following Value-Added Services are available in South Africa only:

- ◆ 24-Hour Health Information Helpline
- ◆ Emergency Ambulance Service
- ◆ R5 000 Hospital Admission Guarantee, subject to authorisation and approval from contact centre. T & C's apply
- ◆ Legal Assist Helpline
- ◆ No medicals for members under 30 for cover up to R4 million above the free cover limit (FCL) (minimum 50 members)

To access the service, members are to contact the 24-Hour Contact Centre on 0861 020 407

Bryte Group Risk Differentiators

Group Life Assurance (GLA) Benefit

Grocery & Baby Benefit:

This benefit is automatically included in the Bryte Group Life (GLA) benefit.

Grocery Benefit:

A grocery benefit is payable on the death of the main member, member's spouse, member's parents, or the member's children according to the scale below.

Baby Benefit:

A benefit is payable to the member on the birth of a child. A survival period of 3 months will apply before the benefit is paid to the member. The amount payable is listed in the table below.

Grocery & Baby Benefit Limits (Group Life Cover)

Insured	Age Reached*	Rand Amount
Member	18 to 80	R4,000
Spouse	18 to 80	R3,000
Parents	18 to unlimited	R2,000
Child	From 14 to 26*	R1,000
Child	From 5 to 14	R1,000
Child	0 to 5	R1,000
Stillborn		R1,000
Childbirth		R1,500

Children are covered to age 21 (twenty-one) unless studying and financially dependent then we extend the cover to age reached of 26 (twenty-six).



Income Disability Benefit (ICB/PHI)

Bryte offers a managed ICB/PHI as standard in their product offering. The benefits below are automatically included.

Additional free Benefits:

Vocational rehabilitation (assistance provided to the employee to rehabilitate their disability).

Recovery bonus (upon successful return to the workplace, a disability claimant will be entitled to 3 months disability benefit payment).

Survivor benefit (monthly benefit paid prior to the death of the employee).

Funeral Benefit:

When quoting through Keyrisk, the funeral benefit will include 2 Spouses and Repatriation in the SADEC region.

Grocery Benefit:

A grocery benefit is payable on the death of the main member, member's spouse, member's parents, or the member's children according to the scale below.

Baby Benefit:

A benefit is payable to the member on the birth of a child. A survival period of 3 months will apply before the benefit is paid to the member. The amount payable is listed in the table below.

Grocery & Baby Benefit Limits (Funeral Benefit)

Insured	Age Reached*	Percentage
Member	18 to 80	10%
Spouse	18 to 80	10%
Parents	18 to unlimited	10%
Child	From 14 to 26*	5%
Child	From 5 to 14	5%
Child	0 to 5	2.50%
Stillborn		2.50%
Childbirth		3.75%

Children are covered to age 21 (twenty-one) unless studying and financially dependent then we extend the cover to age reached of 26 (twenty-six).

Statutory disclosures in terms of the Financial Advisory and Intermediary Services Act, 2002 (the FAIS Act)

Name of company:	Keyrisk (Pty) Ltd
Physical address:	65 Homestead Avenue, East Wing, Block A, Bryanston, Sandton, 2191
Postal address:	Private Bag X135, Bryanston, 2021
Telephone number:	+27 86 100 0079

Website:	www.keyrisk.co.za
Email address:	helpdesk@keyrisk.co.za
FSCA License number:	50139
Name & Position:	Herman Smith, CEO
Telephone Number:	+27 86 100 0079
Cellular Phone Number:	+27 82 606 2877
E-mail address:	hsmith@keyrisk.co.za

1.2 Legal status

A private company registration number: 2011/136708/07

A Financial Services Provider that has a Binder agreement with Liberty Group Limited to provide products and services on their behalf. Keyrisk receives a fee for the services that it renders to their clients.

Keyrisk provides Intermediary services, and the staff may not provide advice to clients.

No conditions or restrictions have been imposed by the Insurer.

1.3 Undertaking

To provide the following benefits to our clients and members.

Life cover in case of death.

Disability and Income protection cover when unable to work due to illness or injury Critical illness cover when faced with a life-threatening disease.

We are a specialist group risk provider with products that are simple to understand and that provide value for money.

1.4 Professional Indemnity Insurance

We have Professional Indemnity Insurance in place.

1.5 Conflict of Interest Management Policy

We have adopted and implemented a Conflict-of-Interest Management Policy.

1.6 Complaints

A copy of our complaints handling process is available on request.

You are welcome to contact our office on +27 (0)86 100 0079

1.7 Details of Insurer

Name of Insurer:	Liberty Group Limited
Physical address	Liberty Centre, 1 Ameshoff Street, Braamfontein, Johannesburg, South Africa, 2001
Postal address:	P.O. Box 10 499, Johannesburg, 2000
Telephone number:	+27 86 045 6789
Facsimile:	+27 86 022 5329
Website:	www.liberty.co.za
Name of Insurer:	Bryte Life Company Limited
Physical address	Rosebank Towers, 5th Floor, 15 Biermann Ave, Rosebank, South Africa, 2196
Telephone number:	+27 11 088 7000
Website:	www.brytesa.com/bryte-life

1.8 Details of FAIS Ombud

Name of Ombudsman:	Mr. Naresh Tulsie
Postal address:	P.O. Box 74571, Lynnwood Ridge, 0040
Telephone number:	+27 12 470 9080
Facsimile:	+27 12 348 3447
E-mail Address:	info@faisombud.co.za
Website:	www.faisombud.co.za

1.9 Details of Compliance Officer

Name of Compliance Officer:	Mr. Ryan Vermaak
Physical address:	25 Quantum Street, Techno Park, Stellenbosch, 7600
Telephone number:	+ 27 21 883 8000
Cellular Phone Number:	+ 27 82 928 8784
E-mail Address:	rvermaak@moonstonecompliance.co.za
Website:	www.moonstonecompliance.co.za



1.10 Signing of Incomplete Documents

You are hereby advised and cautioned that no person acting on behalf of the provider may in the course of the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.

1.11 Responsibility for Correctness and Completeness of Information

Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed. You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you or on your behalf.

Please note that all material facts in respect of any application, proposal, order, instruction or other contractual information that is required to be completed for or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto, must be accurately and properly disclosed.

Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product supplier.

1.12 Waiver of Rights

You are hereby advised that no financial advisor or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.

1.13 General

All information obtained or acquired from you, the client, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.



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KEYRISK

Contact Details

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