

SUMMARY OF GROUP RISK BENEFITS – NATURAL DEATH COVER

regarding the benefits payable in respect of **employees of the Bargaining Unit of Eskom Holdings SOC Ltd and its subsidiaries (hereinafter referred to as “the employer”)** as set out for each occurrence provided below

This summary is separate from the policy and policy schedule and has been prepared for the sole purpose of highlighting the important and general information relating to the group risk benefits.

General Information

Termination age:	65 years
Termination date:	The last day of the month in which the age of 65 years is attained

Natural Death benefit

Insured benefit:	Death due to natural causes
Death Benefit:	1 x basic annual salary, plus long service increments and market premiums, subject to a maximum of R6 million (reviewed annually)

Exclusions

No benefit will be payable to an Employee who is insured in terms of the Natural Death Benefit policy if the claim is in any direct or indirect way caused by, related to, or a result of:

- (a) any nuclear reaction or nuclear radiation; provided that this exclusion shall be waived in respect of an Employee who is engaged in the Employer's nuclear business;
- (b) active participation in war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, military uprising, military or usurped power, martial law, insurrection, rebellion or revolution;
- (c) active participation in any mutiny, riot or civil commotion that assumes the proportions of or amounts to a popular uprising;
- (d) active participation in any act of terrorism or action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism, even if there are other causes or events that contribute to the claim at any stage. In the policy terrorism means an act, the threat of an act, or any preparation for an act;
 - (i) which may or may not involve violence or the use of force by any person or group (whether they are acting alone or on behalf of or in connection with any organisation, regime or any constitutional or practicing government);
 - (ii) that is, or appears to be, intended to intimidate, harm or influence any government, the public, or a section of the public, or to disrupt any segment of the economy; and
 - (iii) that from its nature or context is or appears to be done in connection with political, social, religious, ideological or similar causes or objectives; or
- (e) any event that leads to the involuntary death of an Employee solely through accidental, violent, external, visible and tangible means.

Claims information

Claim submission period	12 months
Claims submission requirements	Claims submission email address and supporting documents are indicated on the claim form

Disclaimer: This document does not override the terms and conditions of the policy and in the case of any inconsistency between this document and the policy, the terms and conditions in the policy will prevail.