

Our products and benefits

Hollard Group Risk offers the following benefits under the long-term insurance licence:

<p>Death benefit</p> <p>With an option for the following add-on benefits:</p> <ul style="list-style-type: none"> - Tax replacement benefit - Flexible death benefit - Educator benefit - Continuing cover if disabled benefit - Converting to an individual policy benefit 	<p>Lump sum disability benefit</p> <p>With an option for the following add-on benefits:</p> <ul style="list-style-type: none"> - Tax replacement benefit - Flexible lump sum disability benefit - Converting to an individual policy benefit
<p>Spouse's death benefit</p> <p>With an option for the following add-on benefit:</p> <ul style="list-style-type: none"> - Converting to an individual policy benefit - Continuing cover if disabled benefit 	<p>Critical illness benefit</p> <p>With an option for the following add-on benefits:</p> <ul style="list-style-type: none"> - Flexible critical illness benefit - Critical illness top-up benefit - Continuing cover if disabled benefit - Converting to an individual policy benefit
<p>Funeral benefit</p> <p>With an option for the following add-on benefit:</p> <ul style="list-style-type: none"> - Paid-up funeral benefit - Continuing cover if disabled benefit 	<p>Disability income benefit</p> <p>With an option for the following add-on benefits:</p> <ul style="list-style-type: none"> - Employer benefit (waiver) - Medical premium waiver benefit - Rehabilitation benefit - Annual increase in disability income benefit - Converting to an individual policy benefit
<p>Accidental death benefit</p> <p>With an option for the following add-on benefit:</p> <ul style="list-style-type: none"> - Continuing cover if disabled benefit - Converting to an individual policy benefit 	<p>Total and temporary disability benefit</p> <p>With an option for the following add-on benefits:</p> <ul style="list-style-type: none"> - Employer benefit (waiver) - Medical premium waiver benefit - Annual increase in disability income benefit - Converting to an individual policy benefit
<p>Credit life</p> <ul style="list-style-type: none"> - Death benefit - Lump sum disability benefit - Total and temporary disability benefit 	<p>Accidental lump sum disability benefit</p>
	<p>Dismemberment benefit</p>

The following short-term benefits are available:

- **Personal accident (death and disability)**