

## **SPOUSE'S INSURANCE BENEFITS**

This benefit is there to insure the life of your spouse, if you are married or have a life partner. It deals with:

- The benefit that is payable
- The definition of "spouse"
- What happens if you are single
- Evidence of good health provisions
- Insurance restrictions

### **What benefit is paid?**

In event of the death of your spouse, a benefit of 2 times your annual pensionable salary is paid to you. It is important to note that this benefit ceases when you cease to be an employee of the Cape Peninsula University of Technology i.e. when you retire or resign.

### **What is the definition of "spouse" for the purpose of this benefit?**

The definition of spouse includes the person:

- to whom you are legally married, or
- who is your partner in a customary union, or
- with whom you have a committed relationship and are living together with permanently, provided that you have been doing so for at least 6 months and provided you have registered him/her with CPUT as your spouse for this purpose.

It is critical that you inform CPUT of the existence of your spouse. If you do not, then it is assumed that you are single. If you are not formally married, you will need to complete an affidavit that can be held on your personal file by CPUT.

### **What happens if I am single?**

If you do not have a spouse, you will instead be covered for an additional lump sum death benefit of 2 times annual pensionable salary in the event of your own death. This will be paid in addition to the death benefits from the CPUTRF.

### **Is any evidence of good health required to qualify for this benefit?**

Currently if your potential spouse's insurance benefit is R1.525 million or greater, your spouse is required to provide evidence of health for any cover in excess of R1.525 million.

For members who do not have a spouse and who are therefore covered instead for the additional lump sum death benefit, you are only required to provide evidence of health in respect of cover in excess of R3 million.

## **Do any restrictions apply to this policy?**

The benefits are subject to the detailed conditions set out in the spouse's insurance policy. The main restrictions are:

- Death arising from active participation in war or riots or similar will not be covered.
- Death as a consequence of the use of nuclear or biological weapons will not be covered.