**377 ROA Capital \_ Risk Covers**

1. **Risks Covers underwritten by the following service providers.**
	1. AVBOB Call Centre
	2. Liberty
	3. Old Mutual
	4. One Life
	5. PPS

We provide risk covers for the following risks:

1. Death
2. Funeral
3. Income Protector
4. Sickness and Permanent Incapacity
5. Critical Illnesses
6. Death

A death benefit is a pay-out to the beneficiary of a **life insurance** policy, annuity, or pension when the insured or annuitant dies. For **life insurance** policies, death benefits are not subject to **income** tax and named beneficiaries ordinarily receive the death benefit as a lump-sum payment.

1. Funeral

The purpose of funeral benefits is to help pay the funeral **costs** when a member or pensioner passes away. Funeral benefits are also paid out on the death of the spouse, life partner or eligible child of a member or pensioner.

1. Income Protector

An **Income Protector benefit** ensures a steady, tax-free monthly **income** to meet your financial obligations if you lose part or all of your **income** due to being temporarily or permanently unable to work. If you own a business, an **Income Protector benefit** can enable you to employ someone to run the business in your absence.

1. Sickness and Permanent Incapacity

The PPS Sickness and Permanent Incapacity Benefit is a monthly benefit that pays out if a member (as life insured) is not able to perform his/her usual professional duties due to a sickness or other medical condition. The benefit payment is designed to replace or supplement the graduate professional's income.

1. Critical Illnesses

The critical illness covers benefits provide financial protection against illnesses such as a heart attack, cancer, stroke, Alzheimer’s, and Parkinson's disease. You are also covered for injuries from accidents such as paraplegia, major burns, and brain damage.