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**Dread Disease Benefit**

If the life assured is diagnosed with any of the diseases listed below, Shackleton Life's bond protection insurance will pay the sum assured after a period of 90 days, allowing the life assured to concentrate on their recovery. If the sum assured is greater than the outstanding home loan balance, the difference will be paid into the home loan account. If the life assured claims the dread disease benefit the policy will cease.

The following 12 Dread Diseases are covered;

* Heart attack
* Stroke
* Cancer
* Coronary Artery Bypass Graft
* Heart Valve Surgery
* Renal Failure
* Major Burns
* Major Organ Transplant
* Paralysis
* Coma
* Blindness
* Loss of Limb

[**Click here**](http://demo.shackletonlife.co.za/Exclusions-Death_Benefit) for exclusions applicable to this benefit.

[**Apply Now**](http://demo.shackletonlife.co.za/Disability_Lump_Sum_Benefit)

