

Value-Added Products

Terms & Conditions

Cash Back Plus

In recognition of your good claims history, you get cash back! If you do not claim for a period of four years, you will be entitled to a pay-out of your entire first year's premiums, up to a maximum of 25% of all your premiums paid over the four years (excluding broker fees and commission) if you:

- don't claim for a period of four years;
- meet your monthly premium payments on time; and
- ensure that your cover remains active and uninterrupted.

Protection Plan

This product provides protection against the inevitable costs incurred in the unfortunate event of death.

What does this product offer?

- **R5 000** Protection Plan for the insured.
- Cover is included for death caused by HIV/Aids or related illnesses.
- Immediate cover in the event of accidental death.
- Only a three-month waiting period.
- Claims settlement within two working days.

What to do in the event of a claim

- Call **0861 10 24 85**.
- All claims must be submitted in writing within 90 days after the death of the insured.

Retrenchment Premium Waiver

Losing your job can be a stressful experience. What would happen to your monthly short-term insurance commitments if this were to occur? This product has been designed to provide peace of mind during this trying time.

What does this product offer?

- Payment of your short-term insurance premium for a total of up to six months (over the lifetime of the policy).
- Protection of your Cash Back Plus. This means that you will still be entitled to a cash reward if your cover remains claims-free and uninterrupted for four years.
- Peace of mind – your personal possessions remain insured.
- Only a three-month waiting period.

What to do in the event of a claim

- Call **0861 10 24 85**.
- All claims must be submitted in writing within 60 days of the retrenchment of the insured.

Death Premium Waiver

In the event of your death, how will your family be able to keep up with your monthly payments while your estate is being wound up? Your loved ones will be adequately protected during this difficult period with this specially designed product.

What does this product offer?

- Payment of your short-term insurance premium for a total of up to six months (over the lifetime of the policy).
- Protection of your Cash Back Plus. This means that you will still be entitled to a cash reward if your cover remains claims-free and uninterrupted for four years.
- Peace of mind – your personal possessions remain insured.

What to do in the event of a claim

- Call **0861 10 24 85**.
- All claims must be submitted in writing within 90 days after the death of the insured.

Administration & Enquiries**0861 10 24 85**