



## **Why is it so important to have Life Cover?**

- When the client is no longer there to provide an income and financial security for his family
- The proceeds can be used for any outstanding bonds, repay debt, estate duty and any other costs

## **What is Final Expenses benefit?**

This benefit pays out a lump sum in the event of death of the Life covered, payment will be paid in 48 hours if all requirements are met.

## **Why will I take this benefit?**

- Can be used as a dignified funeral plan
- If the clients estate is inaccessible there will be cash ready
- Repayment of any credit card and short-term debts

## **What is Lump sum earning ability cover?**

This cover will provide a lump sum for initial adjustments in lifestyle when clients become disabled and can no longer work, this cover can also be managed by the client to replace lost future income.

## **Why will I need Comprehensive lumps sum cover?**

- When clients become impaired and disabled and can no longer work, this cover will provide a lump sum that will pay for initial adjustments, it could also be managed by the client to replace lost future income
- This cover will comprehensively protect clients against occupational and functional disability

## **What is term income cover?**

- This cover your lost in income
- True income protection – covering full, partial, permanent and temporary income loss.

## **What is temporary income cover?(Occupational disability temporary income benefit)**

- If clients are self-employed they will need 100% of their income to be protected with as short a waiting period as possible.
- If clients are fully, partially, temporarily or permanently disabled, they want cover that will replace their income for a short period of time to fill the gap not covered by their long-term disability cover.



- Employed clients will need top-up cover, which will result in up to 100% of their income being protected for a period of time

## **Why will I need Business Overheads Replacer Cover?**

If a owner or key employee of a company cannot work, that company could suffer financial loss as business overhead expenses still accrue. As a result, clients want to be in a position where the business overheads are covered.

## **Who will be needing 3-in-1 Accidental Cover?**

- Clients who are medically uninsurable
- It will provides protection against disability, physical impairment or death resulting from accidents, crime and violence.
- It can be used as top-up cover for extra protection
- Provides protection for clients who are at high risk of accidents – e.g. where a lot of travelling is required.

## **Why will I have no take out Illness Cover?**

- To provide peace of mind that any medical shortfalls can be covered
- Provide cover for both clients and their children
- Provide extensive cover against most illnesses.
- Provide cover for the cost of making adjustments to a client's lifestyle, as a result of surviving a severe illness, such as:
- Employing a nurse, housekeeper, or modifications to a house or car,

## **What is Physical Impairment Cover?**

- To provide cover for the cost of making any adjustments to a client's lifestyle as a result of surviving an impairments, the cost include, physiotherapy, purchasing and ongoing maintenance of prosthetics.
- Finance modifications to a house or car.
- Peace of mind that medical shortfalls can be covered.

## **Why will I need Retrenchment benefit?**

- Provide money to pay for any monthly expenses while looking for a job.
- Ensure peace of mind – the risk of retrenchment is significant, there is no longer job security guarantees.



- To ensure an income and financial security when the client is temporarily unable to earn an income because of retrenchment.

### **Why premium protection?**

- To ensure that cover remains in place when client's will needs their risk benefits.
- Provide certainty of risk protection, for the client's family and business, in future if the premium payer dies or becomes ill.

### **What is future cover?**

- This cover insure the client's future insurability for all types of cover.
- To remove any uncertainty of future insurability
- Use the client's health status now to buy the option to apply for cover when it is needed most in the future.

### **Why will I need Business Contingency Cover?**

- To allow the client's business partners to continue running the business without added capital strain on the disability or death of the insured.
- If a person standing surety for business debit dies or becomes disabled there is a risk to the business, finances are then required to repay debt of any outstanding cost.

### **What is Key Person Cover?**

This is financial certainty that the business can continue if a key person becomes disabled, functionally impaired or dies.