



SALARY PROTECTION PAYS THE BILLS WHILE YOU'RE UNABLE TO

Standard Bank **ITCANBE™**

IF YOU CAN'T WORK DUE TO ILLNESS OR INJURY, WE WILL PAY YOU.

HOW DOES IT WORK?

This product protects your salary. If you become disabled due to an illness or injury, which we agree prevents you from earning a living in your current occupation, or in a suitable alternative occupation, we will pay you each month. The monthly pay-outs will start after a deferment period of three months and will continue until you are able to work again. If you do not recover, the pay-outs will continue until you turn 65 or until you die, whichever happens first. You can claim more than once for illness and injury.

WHAT AM I COVERED FOR?

When you are injured or ill, the total monthly pay-out will not be more than your cover amount, which is based on 90% of your take-home pay at the time that you took out the cover. Take-home pay is the regular cash amount you receive from your employer after tax (PAYE) and employee benefits have been deducted. This is a tax-free pay-out and at claim stage you will have to prove your income.

If your actual salary differs from the amount you disclosed when you took out the cover, we will use the lesser of the two amounts to calculate your pay-out. If you are unable to provide payslips, we will consider other methods of proving income. We will also take into account any other income protection policies you may have and your pay-out may be adjusted.

WHEN WON'T I BE COVERED?

- You won't be covered if you cannot work because you have harmed yourself on purpose or if you are injured while breaking the law or while intentionally exposing yourself to war or war-like activities.
- You will not be covered for any exclusions communicated to you.
- You must have an HIV test within 90 days of your cover start date. If you don't or if your test comes back reactive, your cover will only pay you out if you cannot work due to an injury from an accident.

buylifeinsurance.standardbank.co.za

*Cover and premiums dependent on individual risk profile. Terms and conditions apply.

GET R25 000 SALARY PROTECTION
FROM R216* PER MONTH

- Tax-free monthly pay-out based on 90% of your take-home pay.
- Direct application process over the phone.
- Monthly injury or illness pay-outs until you can work again.
- Straightforward cover.

WHY GO DIRECT?

- One step application process
- Everything is done over the phone
- No forms
- No full medicals.

WHAT DO YOU NEED TO APPLY?

- be between 18 and 60 years old
- be a South African citizen with a barcoded ID
- take out the cover for yourself
- have your own bank account
- have your height and weight details on hand
- have your ID
- have 30 minutes to complete the telephonic application.

BUY ONLINE