



Disability Cover

Helps you cope financially with permanent disability

- Tax-free lump sum payout between R200 000 and R3 million.
- Direct application process over the phone.
- Pays out if you are permanently disabled and no longer able to work.
- Straightforward cover.

How would you cope financially if you were permanently disabled?

If you suffer an illness or injury, which we agree permanently and totally prevents you from earning a living in your current occupation, or in a suitable alternative occupation, we will pay you a tax-free lump sum payout.

What am I covered for?

- As long as you make your payments every month, the cover will last until you make a claim and get paid out the once-off lump sum, you turn 65 or you die, whichever happens first.
- Standard Bank must agree that you are totally and permanently unable to perform the normal tasks required by your usual occupation or any other work that you may be suited to.
- When we consider what alternative occupation is "suitable", we will take into account your education, training and work experience.

When won't I be covered?

- You won't be covered if you harm yourself on purpose or if you are injured while breaking the law or while intentionally putting yourself in a position where you are exposed 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 be converted to an option that is limited to injury from an accident only. It will not include disability as a result of disease or health issues.

Get **R1 million** disability cover from **R104*** per month

*cover and premiums dependent on individual risk profile. T&Cs apply.

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 65 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 number
- ✓ have 30 minutes to complete the telephonic application

Disclaimer: This is general information about products offered and is correct at time of production. Neither Standard Bank, nor Liberty, can guarantee that it is the most recent version. It does not constitute advice or the full terms and conditions of a policy, nor is it a binding document. Customers will need to undergo a full application process, including underwriting, to qualify for a product.

Contact us on 0860 225 533