



Serious Illness Cover

Get paid out in your hour of need

- Tax-free lump sum payout between R100 000 and R2 million.
- Direct application process over the phone.
- Covers heart attack, stroke, cancer and open heart surgery.
- Straightforward cover.

Get a lump sum to help you and your family if you get seriously ill.

How does it work?

If you are diagnosed with one of the serious illnesses listed below and the condition is not an exclusion on your policy, we will pay you out a tax-free lump sum of between R100 000 and R2 million. This cover is not meant to replace medical aid or Life Cover. It can assist in dealing with the impact of being seriously ill, by paying you an amount to spend however you choose. Your cover will continue until you claim and get paid out a lump sum, you turn 65 or you die, whichever happens first.

What am I covered for?

Your diagnosis must be confirmed by an appropriate specialist and includes the following diseases:

- Stroke: Death of the brain tissue due to inadequate blood supply or bleeding within the skull, confirmed by a CT scan or an MRI.
- Open heart surgery that requires division of the breast bone.
- Heart attack: Death of a portion of the heart muscle due to insufficient blood to the heart with clear evidence of typical clinical symptoms; acute ECG changes; raised biochemical markers and permanent pathological ECG changes, at least six weeks later.
- Cancer: A malignant solid tumour that is characterised by uncontrolled growth of malignant cells and invasion of the tissue of origin. Cancer of the blood, requiring either chemotherapy, radiation therapy or a bone marrow transplant. Prostate cancer, only if the tumour can be felt on examination. Non-melanoma skin cancer only if the tumour is larger than 2 cm. Kaposi's sarcoma is excluded. There is a three-month waiting period for cancer claims from the cover start date and cover must be in place for three months before you are diagnosed with cancer.

When won't I be covered?

- You won't receive a payout if the illness results in death within two weeks of diagnosis.
- You will also not be covered if the illness is as a result of harming yourself, breaking the law or 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 cancer cover only. However, if you have cancer listed as an exclusion, your cover will not be converted, it will be cancelled.

Get **R1 million** cover from **R209*** 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 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 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