

WORRY LESS AND

LIVE MORE

WITH SMART LIFE INSURANCE
FROM ELEVATE.



CREDIT PROTECTION

Credit gives you leverage and expanded scope. But you don't want that same lever to work against your loved ones if you're not there. *Credit Protection* protects your loved ones from your outstanding debt.



An authorised Financial Services Provider, underwritten by Centriq Insurance Company Ltd.

A manifesto for peace of mind ***And the shorthand guide to living your best life***

A life free from worry. That is our wish for you.
A real chance to live spectacularly more.
You deserve ample opportunities to live a life less worried.
A life filled with abundance and joy. Indeed, it is your birthright.

We dedicate all the tools we have and everything we have learned,
so that we may help elevate you above the worry
so that you may live your very best life.
Let us walk together on this journey.

Our mantra is focused into 4 empowering words
that embody everything we do.

Worry less. Live more.
With Elevate

CREDIT PROTECTION

Protecting your family from outstanding debt if something should happen to you

Standalone or Rider

Credit Life Protection

- Lump sum equal to your outstanding credit accounts
- You specify which accounts and the percentage cover for each
- Never more cover than you need
- Cover and premiums decrease as you pay off your debt

CREDIT PROTECTION

Protecting your family from outstanding debt if something should happen to you

Standalone, Rider or Accelerated

Credit Disability Protection

- Covers the minimum monthly payments on your credit accounts if you are *temporarily* disabled (for up to 2 years)
- You specify which accounts and the percentage cover for each
- Never more cover than you need
- Cover and premiums decrease as you pay off your debt



Credit Disability Protection **Extender**

- Covers the minimum monthly payments on your credit accounts if you are **permanently** disabled



Impairment Disability Protection

- Lump sum payment on confirmation of **permanent** disability



Own Occupation **Booster**

- Your **permanent** disability is assessed against only your own occupation and not a similar one

CREDIT PROTECTION

Protecting your family from outstanding debt if something should happen to you

Accelerated

Principal Severe Illness Protection

- Lump sum equal to your outstanding credit accounts
- Paid on diagnosis of a top tier medical condition listed for 100% pay-out
- Never more cover than you need
- Cover and premiums decrease as you pay off your debt

CREDIT PROTECTION

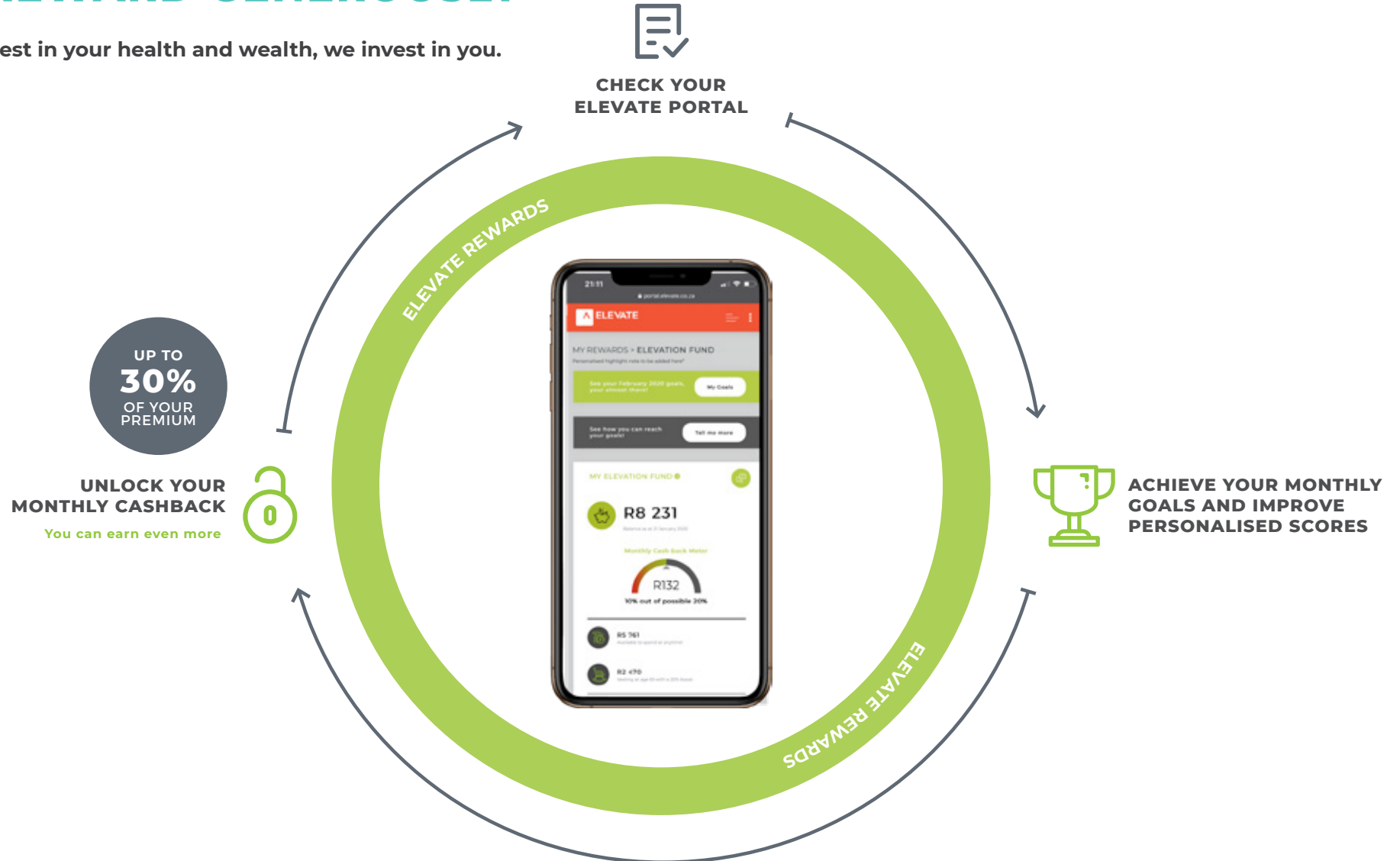
Complimentary Benefits

■ Life
 ■ Disability
 ■ Severe Illness

Elevate Rewards	Up to 30% of your premiums paid back to you in cash, each month. The percentage paid is based on your achievement of a personalised set of wellness goals that directly impact your health and longevity	■ ■ ■
Global Premium Waiver	Waiver of all premiums from the time of your inability to perform your own occupation through disability, for up to 24 months or until your passing	■ ■ ■
Flexible Cover	Ability to increase cover, on certain life events, by up to 20% of the sum assured at policy inception date without additional underwriting, and to decrease or remove benefits at any time – all without fees	■ ■ ■
Premium Holiday	Three months' premium holiday across all your policies, claimable on certain life events (namely birth of a child, purchase of a property, marriage, divorce, or bereavement)	■ ■ ■
Child and Spouse Cover	Lump sum of up to R20,000 (or 2.5% of your cover) on the death or top-tier severe illness of your partner or child beneficiary – with no effect to your premiums or cover	■
Immediate Payment	Guaranteed payment of at least R50,000 within 48 hours of your life claim, subject to payment of premiums and disclosure of personal data for 6+ months	■
Cancer Cover Enhancer	All periods of chemotherapy or radiation treatment are paid at your full cover level, with no waiting periods between treatments of less than 2 years	■

WE REWARD GENEROUSLY

As you invest in your health and wealth, we invest in you.





ELEVATE *life*

A Long, Healthy, Prosperous Life.



CONTACT

We hear you loud and clear.

Contact us and put our service to the test.

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[CUSTOMER PORTAL](#)

