



assetlife
credit protection



Premiums paid can be premiums saved!

Premium Pay Back entitles you to a full refund of all your premiums paid, after 15 years. This lump sum payment is subject to no death or permanent disability claims having been paid and your policy remaining active.

FAQ

Frequently Asked Questions

Will I still qualify for the Premium Pay Back if I've had a claim for disability income, critical illness, retrenchment or road accident injury?

Yes, the terms of the policy allows for the payment of disability income, critical illness, retrenchment, and RAF claims without affecting your entitlement to a full Premium Pay Back after 15 years.

Should my policy be terminated prior to the completion of 15 year Premium Pay Back period will I receive any surrender value amount?

There are no surrender value amounts payable on the Assetlife Credit Protection Policy and this also applies to the Premium Pay Back benefit.

Do I automatically qualify for Premium Pay Back?

This is an optional policy benefit that is available to all new Assetlife policyholders who are younger than age 55 at the commencement of cover.

Can I take out the Assetlife Credit Protection Policy without the Premium Pay Back benefit?

Premium Pay Back is a standard benefit and is recommended. If you choose to forego the future refund of your premiums, please ask us to provide you with a quote which will exclude this benefit and will reduce your monthly premiums.

For further information and to find out what your Premium Pay Back amount will be please call Zestlife on 021 180 4220 or e-mail info@zestlife.co.za.