

zest!life

Cover you can trust.

People you can depend on.



Group Life Cover

Underwritten by Guardrisk Life Limited

Guardrisk is a registered and authorised Financial Services Provider
FSP Number 76

Zestlife is an authorised Financial Services Provider
FSP Number 37485

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You can offer your employees so much more, for less than you expect.

Group Life and Disability Cover is the most valuable contribution an organisation can make to their employees. It provides the peace of mind that should they die or become disabled, their families will be financially secure.

Group Life Cover

Group Life, Disability and Funeral Policy Features

- Life cover of 1,2,3,4 or 5 times each employees' annual salary amount.
- Disability cover of 1,2,3,4 or 5 times each employees' annual salary amount.
- Funeral cover up to R60 000 for employees and their families.
- Guaranteed cover for groups of 10 or more employees under the age of 65.
- No blood tests or medicals.
- No commission charges.
- Immediate online quotes.

Cover Provided

The group insurance benefit is a lump sum payment to your employees in the event of their death or disability. A choice of insurance benefit levels of 1 to 5 times for each of your employees' annual gross salaries is available. The life and disability insurance benefits are subject to a maximum of R1 500 000 per employee.

Funeral cover is an additional benefit offered. A choice of R10 000 to R60 000 cover is available and will be payable in advance of the death benefit amount. Cover for this benefit can be taken out on the lives of your employees only, or also on the lives of their family members. Family funeral cover includes cover for your employees' spouse and children up to age 21.

There is a minimum group size of 10 employees and the same life, disability and funeral benefit levels must be selected for all employees of your business or a division/s of your business.

Guaranteed Cover and Continuation

All your fulltime employees under the age of 65 are guaranteed cover without medicals or blood tests. Should an employee leave your organisation, they have the option to continue the cover provided under the policy with minimal additional underwriting.

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Waiting Periods

There is no general waiting period and cover will commence immediately. However, claims that arise in the first 12 months as a result of an employees' pre-existing health condition will not be covered.

General Exclusions

No claim for any benefit shall be payable in the event of the claim arising directly or indirectly as a result of:

- a) War (whether war has been declared or not), invasions, hostilities or civil war.
- b) Acts of terrorism.
- c) The insured person being under the influence of intoxicating liquor or drugs, unless such drugs have been prescribed and taken in accordance with the instructions of a medical doctor.
- d) Intentional self-inflicted injury, suicide or attempt thereat.
- e) Participation in any criminal activity, strikes, riots and civil commotion.
- f) Refusing medical treatment where such treatment will improve the disability or illness resulting in disability.
- g) Nuclear, biological or chemical weapons, or any radioactive contamination.

Future Premiums

Premiums are subject to annual review with revised premiums effective from 1 May in the years following the commencement of cover.

Duration of Cover

An employee's cover ends on:

- the last day of the month in which an employee turns 70 in respect to death and funeral benefits.
- the last day of the month in which an employee turns 65 in respect to disability benefit.
- your cancellation of the policy.
- cessation of payment of premiums.
- an employees' last day of fulltime employment (continuation option is available which will be issued to the employee as an individual policy).

Convenient Quotes and Activations

Visit www.zestlife.co.za/grouplife and follow the 3 easy steps to receive an immediate obligation free quote. If you require any support or would prefer us to prepare a quote for you there will always be someone available to assist you by phone, live chat or via email.

CONTACT US

For expert advice, please contact Zestlife on **(021) 180 4220 / 0860 009 378** or **e-mail info@zestlife.co.za** or **visit www.zestlife.co.za** to apply online today.