



**LIBERTY**  
*In it with you*

## LIFE COVER.

Leave your family financially secure and supported.

Cherish the small moments, knowing the big events are covered.

Liberty's direct life cover product offers a tax-free lump sum payout of up to R5 million to your chosen beneficiaries when you pass away. You can take out Life Cover online, without filling in any forms or going for full medicals.

- Tax-free lump sum life insurance payout of up to R5 million.
- Direct online application process.
- Unlimited beneficiaries. Add as many as you want. Change them at any time.
- Straightforward cover.

**Get R2 million**  
Life Cover from  
**R193\***per month

### What am I covered for?

- You will be covered for death by natural causes and accidental death (non-natural), unless specified. Terms and conditions apply.
- If we have received your monthly payments consistently and a valid claim is submitted, your chosen beneficiaries will receive a once-off lump sum payout when you die.
- You can choose an unlimited number of beneficiaries and the percentage of payout you want each of them to have.
- You can change or add beneficiaries at any time.

### When won't I be covered?

- You won't be covered for suicide, or death due to self-harm, for the first 24 months of the cover.
- If you die while breaking the law or while intentionally putting yourself in a position where you are exposed to war or war-like activities, you may not be covered.
- 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 non-natural (accidental) causes of death only.
- Non-natural cover differs as it only pays out if you die as a result of an injury from an accident and not as a result of any disease or health problems.

### How does it work?

The payout amount, or cover, you will qualify for is based on your risk profile, which is determined by a number of factors. These include your gender, age, smoking habits, income, education and how healthy you are at the time of application. For instance, your BMI (Body Mass Index) - a formula taking your height and weight into account - is an indicator of your health and counts towards your cover.

Your monthly payments are tailor-made and calculated based on these factors and the cover you choose.

### Why go direct?

- One step application process
- Everything is online or over the phone
- No forms
- No full medicals

### What do you need to apply?

- be between 18 and 65
- 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 15 minutes to complete the online application

[Buy Now](#)

Contact us on 0860 111 737

Disclaimer: This is general information about products offered and is correct at time of production. Liberty cannot 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.

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