



**L****I****B**E**T**Y**  
*In it with you*******

# SALARY PROTECTION.

Protect yourself financially if ill or injured.

If you can't work due to illness or injury, we will pay you.

This product protects your salary. If you become disabled due to an illness or injury, which we agree prevents you from earning a living in your current occupation, or in a suitable alternative occupation, we will pay you each month.

- Tax-free monthly payout based on 90% of your take-home pay.
- Direct application process over the phone.
- Monthly injury or illness payouts until you can work again.
- Straightforward cover.

**Get R40,000  
Salary Protection from  
R273\* per month**

\*cover and premiums dependent on individual risk profile. T&Cs apply.

## What am I covered for?

- When you are injured or ill, the total monthly payout will not be more than your cover amount, which is based on 90% of your take-home pay at the time that you took out the cover. Take-home pay is the regular cash amount you receive from your employer after tax (PAYE) and employee benefits have been deducted. This is a tax-free payout and at claim stage you will have to prove your income.
- If your actual salary differs from the amount you disclosed when you took out the cover, we will use the lesser of the two amounts to calculate your payout. If you are unable to provide payslips, we will consider other methods of proving income. We will also take into account any other income protection policies you may have and your payout may be adjusted.

## When won't I be covered?

- You won't be covered if you cannot work because you have harmed yourself on purpose or if you are injured while breaking the law or while intentionally exposing yourself 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 only pay you out if you cannot work due to an injury from an accident.

## How does it work?

The monthly payouts will start after a deferment period of three months and will continue until you are able to work again. If you do not recover, the payouts will continue until you turn 65 or until you die, whichever happens first. You can claim more than once for illness and injury.

## 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
- 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

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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