



Sanlam Personal Cover
Certainty of cover you can trust

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Is your family properly covered?

What happens to them should you die, become physically disabled or unable to work?

Sanlam's **broad range of personal cover solutions** offers financial peace of mind with the certainty of cover.



Why Personal Cover?

Having personal cover means **financially protecting yourself and your family** against unforeseen accidents, violent crime, serious illness and unexpected death.



[Click here for an overview of the different types of personal cover available.](#)



What are your individual needs for personal cover?

Every person is unique – with unique circumstances and needs. And **your personal circumstances and needs** are the things that count when it comes to taking out personal cover.

When considering personal cover, you should ask yourself **two questions**.

01 | What type of personal cover do I need?



02 | How much personal cover do I need?



01

What type of personal cover do you need?

To decide what types of personal cover you need, consider your and your loved ones' financial well-being in the event of:

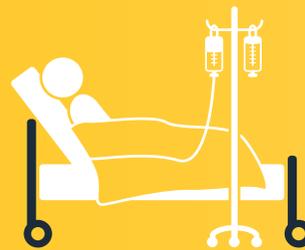
Sanlam offers specific solutions for all of these needs.



Unexpected death



Inability to continue working



Serious illness



Injury or death as a result of accidents or violent crime



Your inability to perform daily tasks.



02

How much personal cover do you need?

To determine the amount of personal cover you need, examine your personal circumstances and ask yourself these questions:

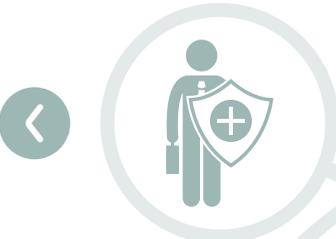
- ④ How many dependants (people who fully or partially rely on you for support and care) do I have?
- ④ What type of lifestyle do I want to provide for my family?
- ④ Does my spouse earn an income?
- ④ Would my working spouse be able to cope financially if I were no longer able to contribute?
- ④ How much outstanding debt (e.g. home loan, car instalments, credit card) do I have?
- ④ Can my children's education be funded without my income?

- ④ Does my family have any special needs, such as caring for a disabled child?
- ④ Will my parents be financially independent?
- ④ Is it possible that my parents may become dependent on me for support?
- ④ Do I plan to have children in the future?
- ④ What if I get divorced? If my ex-spouse has to pay maintenance, would my children and I be able to maintain the same lifestyle if he or she dies?

Sanlam offers **specific solutions** for all of these needs.

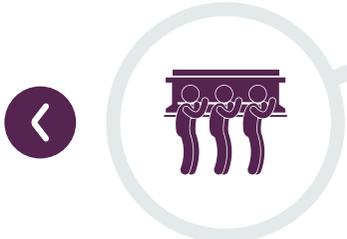


Why is Disability Income Protection important?



Why is life cover important?

Why is funeral cover important?



Why is disability cover important?



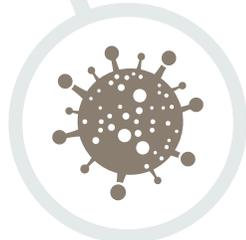
Why is impairment cover important?



Why is accident cover important?



Why is severe illness cover important?





Why is life cover important?

No one wants to think about **passing away** - especially when you are young and healthy. But if you were to pass away unexpectedly would your family be able to cope without your income

Would there be enough money to:

- ① Pay for your funeral?
- ① Pay executor's fees, estate duty and other costs involved in the administration of your estate?
- ① Repay any debts you may have?
- ① Pay for their daily needs?

Sanlam's personal cover solutions allow you to structure a plan to ensure that your death does not mean financial hardship, or even ruin, for your family.





Why is disability cover important?

Living with a disability requires a great deal of support, both physical and financial. Sanlam's Disability cover will give you and your loved one's peace of mind to manage the financial burden should you suffer a temporary or permanent disability.

Disability cover protects you against the risk of losing your ability to earn an income due to temporary or permanent illness.

Unlike death cover, it needs to not only provide for you, but also for the lives of your loved ones.





What expenses should you provide for over and above income?

- ① Make sure that your basic life expenses are covered - for example, your debts and your children's school fees.
- ① If you end up in a wheelchair, you may need to adapt your home and your car to improve your mobility.
- ① There is added financial pressure to cover the cost of missed workdays, treatment, home alterations, and more.





Sanlam Disability Cover offers these value-added features*:

- ④ Extended Occupational Disability Cover (first in the market)
- ④ Temporary Incapacity Cover for Accidental and Non-accidental Causes (first in the market)
- ④ Prosthesis Booster
- ④ Built-in Child Cover
- ④ Boosted Payouts
- ④ Built-in Future Cover for Young Lives

④ Additional features / Benefit Add-ons

All benefits are available with a Whole Life option, providing value cover in retirement for proper peace of mind. Given the rise of conditions like dementia, the Sanlam Protector Umbrella Trust option provides upfront consent for claims to your legal capacity to act at the time of a claim.

*Availability will depend on the benefit you choose.





Why is impairment cover important?

An **injury or illness** could leave you with certain limitations in performing daily activities. It may also affect your ability to continue working. For example, you may partially lose your hearing or develop a serious heart or lung disease. You may still be able to perform your duties, but with difficulty.

When you make a claim against your impairment cover, your ability to carry on with your current or a similar job is not taken into consideration, as you are insured against the loss or impairment of function and not against your inability to continue generating an income.

With impairment cover, you can also receive a partial payment of a claim, depending on how severe your impairment is. So you may claim more than once against your impairment cover.





What expenses should you provide for?

- ① If you are a home executive or a student, for example, you do not qualify for disability benefits. However, should you suffer an injury, you may well need money to cover your life expenses.
- ② Similarly, your family may need extra cash to hire help to fulfil the tasks you are no longer able to perform.





Why is **severe illness cover** important?

Serious diseases usually strike without any warning - whether you suffer a heart attack, fall victim to cancer, need an organ transplant, or lose your eyesight or hearing. You may not necessarily be medically unable to continue working, and therefore you may not be able to claim disability cover. And it is exactly at times such as these that you will need extra cash.





What expenses should you provide for?

- ① Your **basic expenses**, such as a home loan or car instalments.
- ① An **extended recovery period**. It may be beneficial to stay in bed for longer instead of returning to work too soon. Your savings account might not be sufficient to tide you over until you can work again.
- ① **Should you become uninsurable**. Some dread diseases may leave you uninsurable for a number of years, or even permanently. Dread disease cover is therefore a way of providing for the inability to obtain further insurance that may be needed as security for a loan, bond, for your children's education, etc.
- ① **Improving your quality of life**. A dread disease may shorten your life expectancy or remaining number of working years. Therefore the benefit may help you reprioritise your life - by scaling down on business activities or taking more holidays with your family, among other things.
- ① **Additional expenses** may have to be covered when you are hospitalised, e.g. taking care of your children, organising transport, arranging homecare duties, etc.
- ① **Travel expenses** may be incurred in order to get treatment in major centres, or for relatives to visit you in your hour of need.





Why is accident cover important?

The alarming toll of injury and death on South Africa's roads and the many injuries suffered as a result of violent crime, make accident cover something we should all consider.

You might consider yourself a healthy person but accidents happen in many ways.

As if accidents aren't disastrous enough, such an injury can also cripple you financially. And if you are not declared medically disabled you will not be able to claim disability cover.

Again, you will need to make provision for additional expenses.

What expenses should you provide for?

- ① You may need to learn new physical skills to compensate for your loss - and therapy is usually very expensive.
- ① You may need to pay for structural changes to your home or car.



[How does accident cover work?](#)





How does accident cover work?

Accident cover benefits you in three ways:

- 01 | Death >
- 02 | Injury >
- 03 | Disability >





How does accident cover work?

Accident cover benefits you in three ways:

01 | Death

If you pass away in an accident or as a result of violence, your beneficiaries or your estate will receive an additional amount as death cover.

02 | Injury

03 | Disability





How does accident cover work?

Accident cover benefits you in three ways:

01 | Death



02 | Injury



If you suffer an injury as a result of an accident, a lump sum will be paid out to you. Even if the loss is not completely devastating - say, for instance, you lose hearing in one ear - you will still receive a percentage of the sum insured.

03 | Disability





How does accident cover work?

Accident cover benefits you in three ways:

01 | Death



02 | Injury

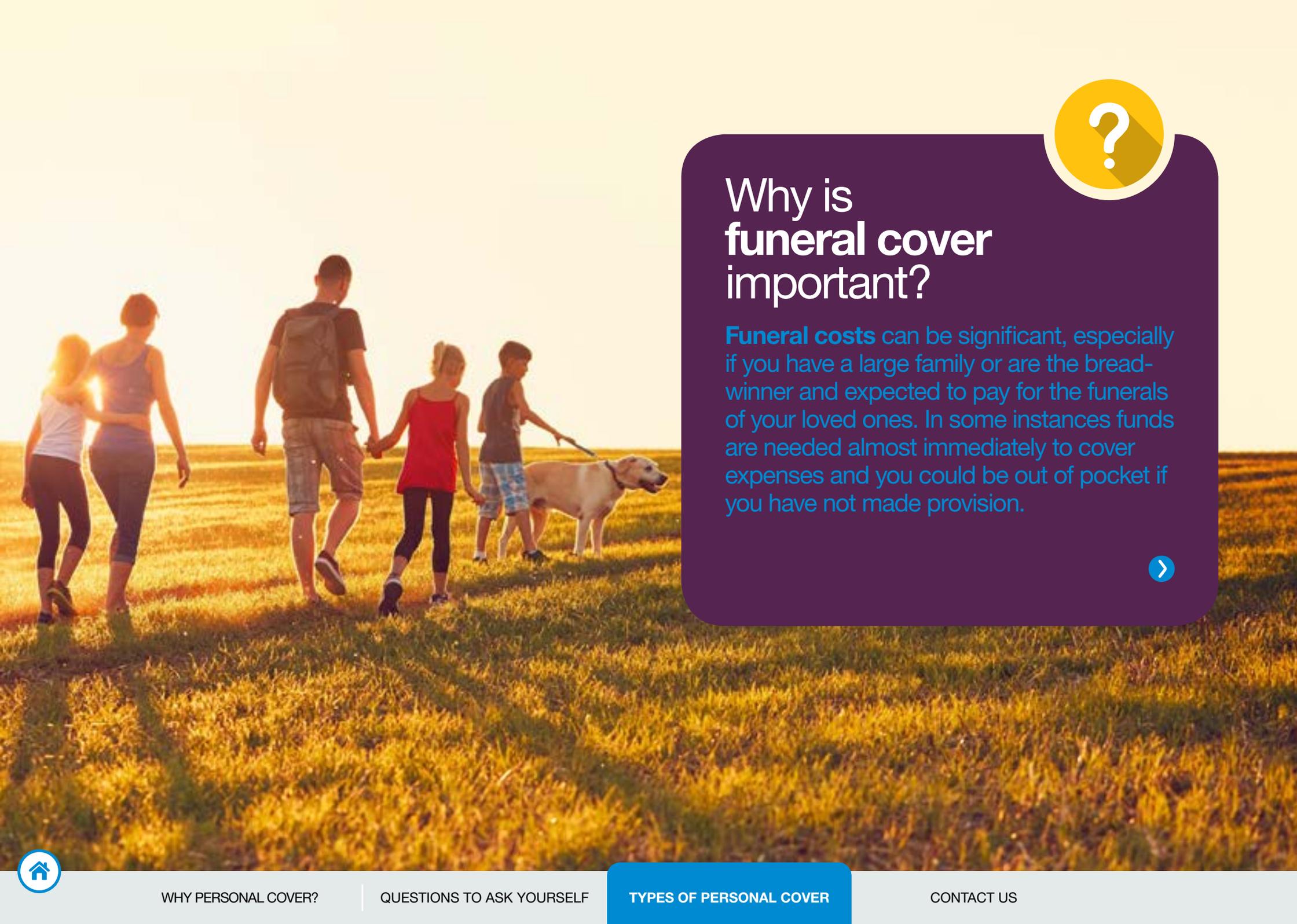


03 | Disability



If you are permanently unable to work as a result of an injury, you will receive an additional amount of disability cover.

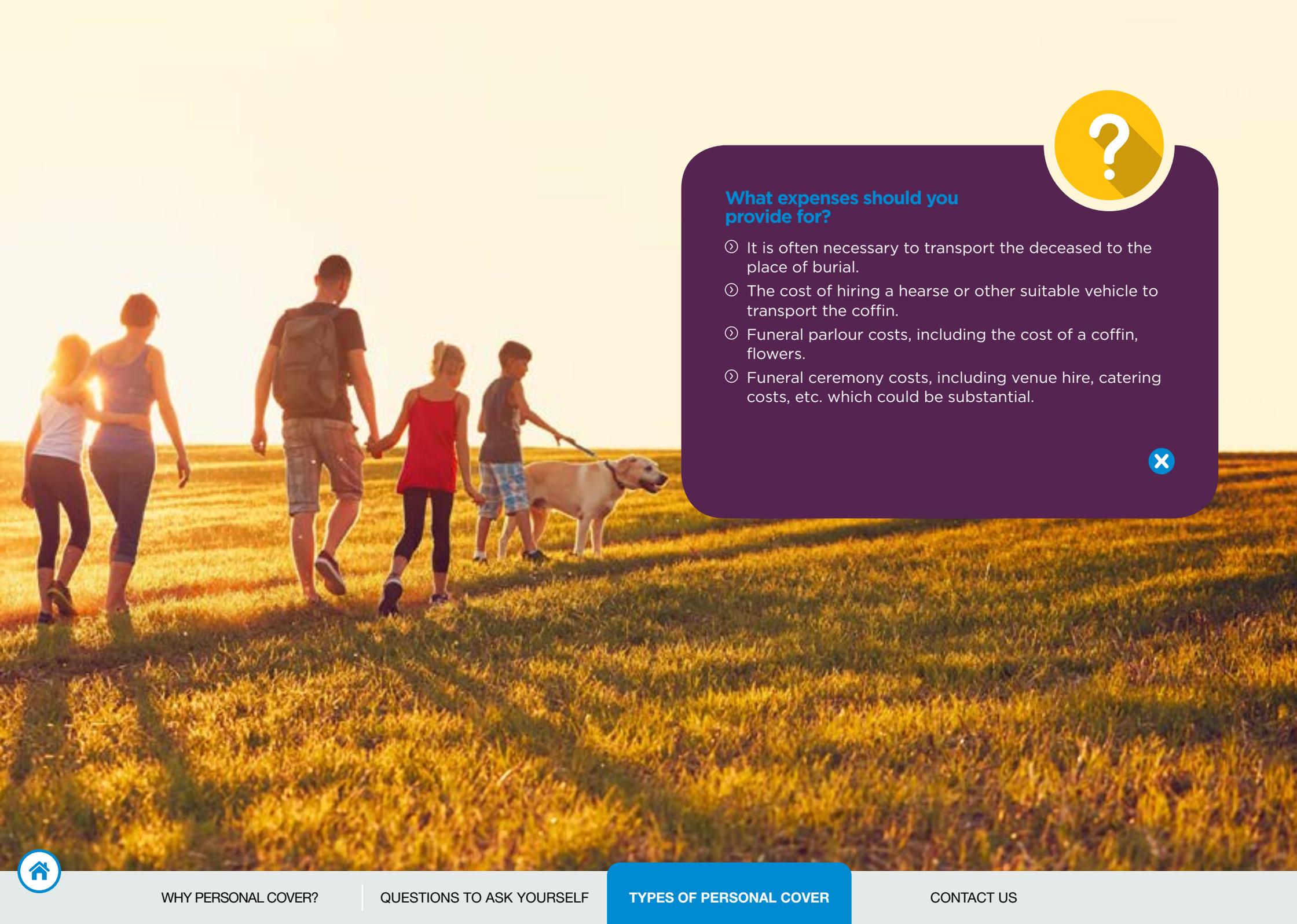




Why is funeral cover important?

Funeral costs can be significant, especially if you have a large family or are the breadwinner and expected to pay for the funerals of your loved ones. In some instances funds are needed almost immediately to cover expenses and you could be out of pocket if you have not made provision.





What expenses should you provide for?

- ① It is often necessary to transport the deceased to the place of burial.
- ① The cost of hiring a hearse or other suitable vehicle to transport the coffin.
- ① Funeral parlour costs, including the cost of a coffin, flowers.
- ① Funeral ceremony costs, including venue hire, catering costs, etc. which could be substantial.





Why is Disability Income Protection important?

An illness or injury can mean you won't be able to work for some time. For example a broken leg can keep you out of work for 3 months and serious surgery may keep you out for even longer. An income protection plan will help when you can't earn an income because you are unable to work.

You will be paid a monthly income until you return to work and start earning an income again. Use the payments to manage monthly costs such as a mortgages, credit card repayments, school fees and other expenses.



It also includes protection (in the form of our Sickness benefit) should you be unable to work for short-term period, and it pays out regardless of whether you are earning an income or not. This benefit is ideal for self-employed professionals and business owners who do not have sick leave benefits.

You will be paid out based on the number of days you are booked off work as long as it's longer than a minimum waiting period. We recommend a 7 day waiting period for professionals.

You will be covered for all the days you are booked off if you choose a 7 day waiting period, including weekends and public holidays.

For longer waiting periods, you will be paid for days booked off after the waiting period.

Please speak to your financial advisory about the effect of COVID-19 on your Sickness benefit.





Contact US

When properly insured, you can get on with the business of living. You have established a strong foundation, on which you can build the rich, satisfying and fulfilling life you want without worry and with confidence.

Speak to your Sanlam financial adviser or accredited broker to **make the most of Sanlam's personal cover solutions.**



Call us on
0860 726 526



Send an e-mail to
life@sanlam.co.za



Visit our website at
www.sanlam.co.za





2 Strand Road, Bellville 7530 | PO Box 1, Sanlamhof 7532, South Africa www.sanlam.co.za

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