

Legacy

Life Cover FAQ



### What is Life Insurance?

Life insurance is a policy that provides financial protection for your loved ones in the event of your death. It pays a lump sum to your chosen beneficiaries, helping them maintain their standard of living and cover key expenses such as education, housing or daily needs

### What does the Legacy Life Cover include?

Legacy Life Cover provides protection for both natural and accidental death. It ensures your family receives the insured amount when they need it most, offering peace of mind and financial stability.

### How do I apply for Legacy Life Cover?

Applying is quick and simple! Visit [www.oraclesz.com/oracle-life/](http://www.oraclesz.com/oracle-life/) to get a quote, answer a few short questions, and receive immediate coverage.

### How much is our Legacy Life Cover?

Our pricing is flexible and tailored to your needs with a max cover of E10 million. You can get a quick and personalized quote online at [www.oraclelife.co/getcovered](http://www.oraclelife.co/getcovered).

### Do I need to undergo a medical exam to qualify?

No medical exam is required. You will only need to complete lifestyle and medical questionnaire while onboarding, the only physical test will be an HIV if required by the system.

### What factors influence my premium?

Your premium is determined by several factors including your age, gender, occupation, lifestyle, smoking habits, and medical history. This ensures a fair and personalized rate for every policyholder.

### What does critical illness coverage provide?

This benefit offers financial protection in case you are diagnosed with serious illnesses such as cancer, heart attack, stroke, or coronary artery bypass surgery. You will receive a lump sum after a 30-day survival period post-diagnosis to help manage recovery costs.

What are the waiting periods for claims?

There is no waiting period for life cover claims. However, a six-month waiting period applies to lump sum disability and salary protection benefits.

How long does it take to process a claim?

Claim processing typically takes between two weeks and six months, depending on the completeness of the documents submitted. Submitting all required information can speed up the process.

What happens if I miss my premium payment?

If a premium payment is missed, an unpaid notification will be sent to your registered contact number. If not resolved within three working days, an automatic double debit order will occur on your next payment date to keep your policy active.

## BONUS

Do I qualify for the Rewarder program?

Yes, you do. You can get 50% discount at Mbabane Club Gym and Fitness Zone. To see a list of the partner stores you can get discounts at, visit [www.oraclesz.com](http://www.oraclesz.com), under Rewarder Program Tab.

Do I qualify instantly?

To start redeeming discounts, your policy needs to be active for 3 months or more and your premium payment must be up to date. To request for the Rewarder card, please email [retailife@oraclesz.com](mailto:retailife@oraclesz.com)

*Let's talk about what matters: You can cede your Legacy policy to banks when you take a loan*

## How Do I Sign Up?

The application process is fully digital, Zero paperwork!

### 1. Quick

Get a quote in minutes. Visit [www.oraclelife.co/getcovered](http://www.oraclelife.co/getcovered) and complete our secure online application.

### 2. Easy

Answer a few simple questions about yourself, lifestyle and medical information.

### 3. Covered

And you're done.



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[www.oraclelife.co/getcovered](http://www.oraclelife.co/getcovered)

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