

Legacy Life Cover





Live your legacy.

They say the best way to predict the future is to create it. At Oracle Life, we believe there's another way, protecting it. With Legacy Life Cover, you can live fully today while knowing that your loved ones will be financially secure tomorrow.



About Legacy Life Cover

Live your legacy and leave a lasting impact by protecting those that matter most with up to E10 million in cover.



Use your cover to secure a car or home loan and start living your best life today! Upgrade with disability or critical illness to ensure you keep living life to the fullest, no matter what life throws at you.

Apply today, your best life is only minutes away!

What Is Life Insurance?

Life insurance is a contract where an insurer agrees to pay a lump-sum benefit to chosen beneficiaries (such as family members or a trust) when the insured person dies, in exchange for regular premium payments. The payout only occurs if the insured passes away while the policy is active.

To ensure valid claims, applicants must provide accurate information about their health and any high-risk activities.

Legacy Life Cover, a fully underwritten and digital product available in Eswatini, is designed to secure the financial needs of beneficiaries in cases of disability, accidental death, or natural death.



Convenient

Use our digital calculator to get a quote in seconds and covered in minutes



Zero Medicals

Avoid the hassle of a medical exam by completing our quick lifestyle questionnaire



Fully Digital

Apply on any internet enabled smart device, on your own or with the help of our consultants



Primary
Benefit Offerings





Life Cover

Fully underwritten (online) and covers both accidental and natural causes of death of the policyholder.



Critical Illness

Critical illness benefit is payable if the life insured is diagnosed with an illness as stipulated by the four conditions below:

- Heart Attack
- Cancer
- Stroke
- Coronary Artery Bypass Graft (CABG)

NB: Once a claims payment has been made, cover expires. Upon diagnosis, a 30 day survival period will be applied for all conditions covered.



Lump Sum Disability

Disability benefit is payable if there is total and permanent disability of the life insured. Disability benefit is payable in the event of a claim where permanent disability is established. There is a 6 month waiting period during which claim documentation is submitted. Permanent and Total Disability will be applicable if:

- Life insured is unable to perform the functions of their own or similar occupation which they are reasonably suited based on

their education, knowledge, training and experience due illness, injury, disease and surgical operation.

- The life insured must be employed at the time this benefit is taken up.



Salary Protection

- Proof of loss of income will need to be demonstrated for a valid claim and proof of permanence and irreversible disability must be provided by a registered healthcare practitioner.

For the first 12 months after the date of disablement, this benefit is payable if the life insured is unable to perform the functions of their occupation.

After the first 12 months, the benefit will continue to be paid if:

- The life insured is employed at the time the benefit is taken up.
- Proof of loss of income must be demonstrated for a valid claim.
- A monthly payment that is not more than the policyholder's income after tax will be made until the earlier of the following:
 - Recovery
 - Reaching age 65
 - Death

Claims will be assessed on an ongoing basis to assess the potential to return to work.

The in-claims pay-outs will increase in line with the benefit escalation, if any.



Product Details





Accidental Death Cover

Accidental death cover is a secondary benefit and is 50% of primary life cover. It will be offered in cases where primary life cover was declined due to failure to present a negative HIV test result when requested during the Sales Process. This will be influenced by our online underwriting system.

What will Affect Your Life Insurance Premiums and Costs?



Age: This is the most important factor because life expectancy is the biggest determinant of risk.



Gender: Because women statistically live longer, they generally pay lower rates than a male of the same age.



Socio-Economic Class: There are ten categories (Class 1-10) for Socio-Economic Class (SEC). This is a combination of income and education level.



Smoking: A person who smokes is at risk for many health issues that could shorten life and increase risk-based premiums.



Health: Medical history such as health conditions like heart disease, diabetes and cancer, and related medical metrics that can indicate risk.



Family Medical History: If you have evidence of major disease in your immediate family, your risk of developing certain conditions is much higher.



Occupation: Will replace Socio-Economic Class for Lump Sum Disability and for Salary Protection.



Lifestyle: Dangerous lifestyles can make premiums much more expensive.

	Waiting Period (at claim stage)	Minimum Entry Age	Maximum Entry Age
Life Cover	None	18 years	65 years
Lump Sum Disability	6 months	18 years	60 years
Critical Illness	N/A	18 years	60 years
Salary Protection	6 months	18 years	60 years

Claims Process

Documents to be submitted:

- Death certificate
- Medical record
- ID Copy

Turn around time:

- 2 Weeks - 6 Months

Oracle commits to a speedy payment of all benefits as soon as the claim assessment is complete.

Exclusions

Life Cover

You are not covered for claim(s) arising from elective cosmetic surgery.

If death is due to own act (unintentional or intentionally self-inflicted injury or attempted suicide) in the first twenty-four (24) months after cover start date.

Death caused as a result of consumption of alcohol, poison or drugs and narcotics unless prescribed by a medical practitioner.

Lump Sum Disability

You are not covered for claim(s) arising from elective cosmetic surgery.

Permanent exclusion, unless specifically agreed in writing that the risk will be covered for:

Participation in any hazardous sport or pursuit, including rock climbing, scuba-diving, hang-gliding and speed contests of any kind or fighting (except in bona fide self-defence).

Participation in any form of aviation other than as a fare-paying passenger traveling between two main routes registered airfields in a commercial aircraft flown by a duly licensed pilot.

Critical Illness

You are not covered for claim(s) arising from elective cosmetic surgery.

Critical illness – due to attempted suicide.

Death occurs within 30 days of claimed event.

Intentional inhalation of fumes, intentional or negligent consumption of: poisons, drugs, narcotics or medication (unless prescribed by an independent medical practitioner and used as prescribed).

Salary Protection

You are not covered for claim(s) arising from elective cosmetic surgery.

Elective cosmetic surgery, including corrective eye surgery.

Intentional or gross negligent self-inflicted injury.

Failure to provide adequate medical evidence/proof of continuing disability

Failure to follow reasonable medical advice to prevent, minimize or repair the disability.

T&C's Apply. For more exclusions, please email us on eswatiniinfo@oraclesz.com



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 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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