

Legacy Lite Cover FAQ



Why Choose Legacy Lite?

Cala kancane, uvikele lokukhulu.

This means that you can still be a part of your loved one's lives even when you are no longer with them. Whether it is paying for outstanding educational fees or your mortgage, our Legacy Lite cover gives you comfort knowing that your loved ones are protected even when you have passed on.

Affordable and easy onboarding process

Our digital calculator will help you work out how much cover you will need and give you a quick quote in minutes.

Before you get your policy

- Do your research. We can help you choose the right cover amount for you
- If you don't know how much cover you might need, use our cover calculator tool to get a good idea

Getting your policy

Once you've decided which cover amount is right for you, you can get a quote.



Frequently Asked Questions



What does
“Accelerated
Life Cover is paid
out within 48
hours” mean?

Get up to E300 000 life cover with the flexibility of E50 000 accelerated funeral cover paid within 48 hours

What is needed
to apply?

You need your Eswatini ID number, active cellphone number, valid bank account and an email address. You also need to have information available on your marital status, academic qualifications and monthly income for the application. Please also read the terms and conditions highlighted in this document before you apply to make the application process easier for you.

Let's get you started

First Name	Last Name
Cell Number	Email Address (Optional)

I agree to the **Tc&Cs** on the website

Continue

What health
questions will I
be asked and do I
need to refer to any
medical reports?

You need your Eswatini ID number, active cellphone number, valid bank account and an email address. You also need to have information available on your marital status, academic qualifications and monthly income for the application. Please also read the terms and conditions highlighted in this document before you apply to make the application process easier for you.

Lifestyle & Health

What is your marital status?

Continue

How will my cover and premium be communicated in the process?

Cover and premium will be calculated based on your health and lifestyle responses. This will be offered after you have accepted the quotation digitally. You also can reduce the cover from the offered amount (price will reduce with cover reduction) and have the option of keeping your cover and premium flat in the future or select a 6% increase of your price and cover.

At which age do I qualify to apply?

The minimum entry age is 18 and the maximum entry age is 65.

What is a beneficiary?

A Beneficiary is a person who the main member has nominated to receive the benefit upon death. You can nominate more than one person and indicate what portion (shown as a percentage) the beneficiaries need to receive. Provide their date of birth or ID number and state your relationship with them from the options provided.

Add Beneficiaries

Who do we pay the money to in the event of your death?

Jane Doe

100%



Total 100%

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How do I pay?

You will pay via a debit order and you will need to provide your bank details in the application process. Please have your bank details available when you start the application process.

Your Bank Account Details

Select Your Bank

First National Bank (Swaziland)

Branch Code

280164

Account Type

Current

Account Number

51412345678

Account Holder

J Doe

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What is the waiting period?

Waiting period is 6 months for natural death.

There is no waiting period for accidental death.

How will I receive my policy document?

You will receive your policy number immediately via SMS and your policy document via email MMS.

Does the product have any exclusions?

Yes, the product does have some exclusions. Please see below:

Exclusions

If death is due to, or hastened by, own act (unintentional or intentionally self-inflicted injury or attempted suicide) in the first twenty four (24) months after:

Cover Start Date

- Voluntary Cover Increase Date, but this will only apply to the increased portion of the cover,
- Restart Date after an earlier lapse.

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

- Participation in any hazardous sport or pursuit, including (but without limiting the generality of the foregoing) 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 travelling between two main route registered airfields in a commercial aircraft flown by a duly licensed pilot;
- Participation in war, civil commotion, insurrection, riot, usurpation of power, terrorism or acts of terrorism not relating to maintaining law and order as part of your job.

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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www.oraclelife.co/getcovered

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