

ZERO
PAPERWORK

Why hold 5 funeral policies
when you can get Life Cover with
Oracle Life's 250/50

 **ORACLE LIFE**
ESWATINI



Have you thought about what would happen to your loved ones if you passed on? With Oracle Life's 250/50, you can give them some financial security with cover up to E300 000.

Get cover. No medicals

1

Our cover does not require you to go through any medical screening while purchasing the policy, all you need to do is answer some basic health and lifestyle questions.

2

Get your quote in seconds & covered in minutes

The application process is fully digital (no forms required). Get your quick quote in seconds by visiting our website, to complete your application securely, and covered in minutes, thereafter.

Get life cover up to E300 000

3

Oracle Life's 250/50 is an entry level life policy that provides you with cover to a maximum of E300 000 (minimum E50 000).

4

Accelerated payment up to 20%

The cover has the option of releasing an early payment of 20% of your cover within 48hrs of submitting a death certificate.

Why get our 250/50 simple life cover?

Protecting what matters even when you are gone.

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 250/50 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.

Here is how it works.

1-Quick

Get your quote in seconds

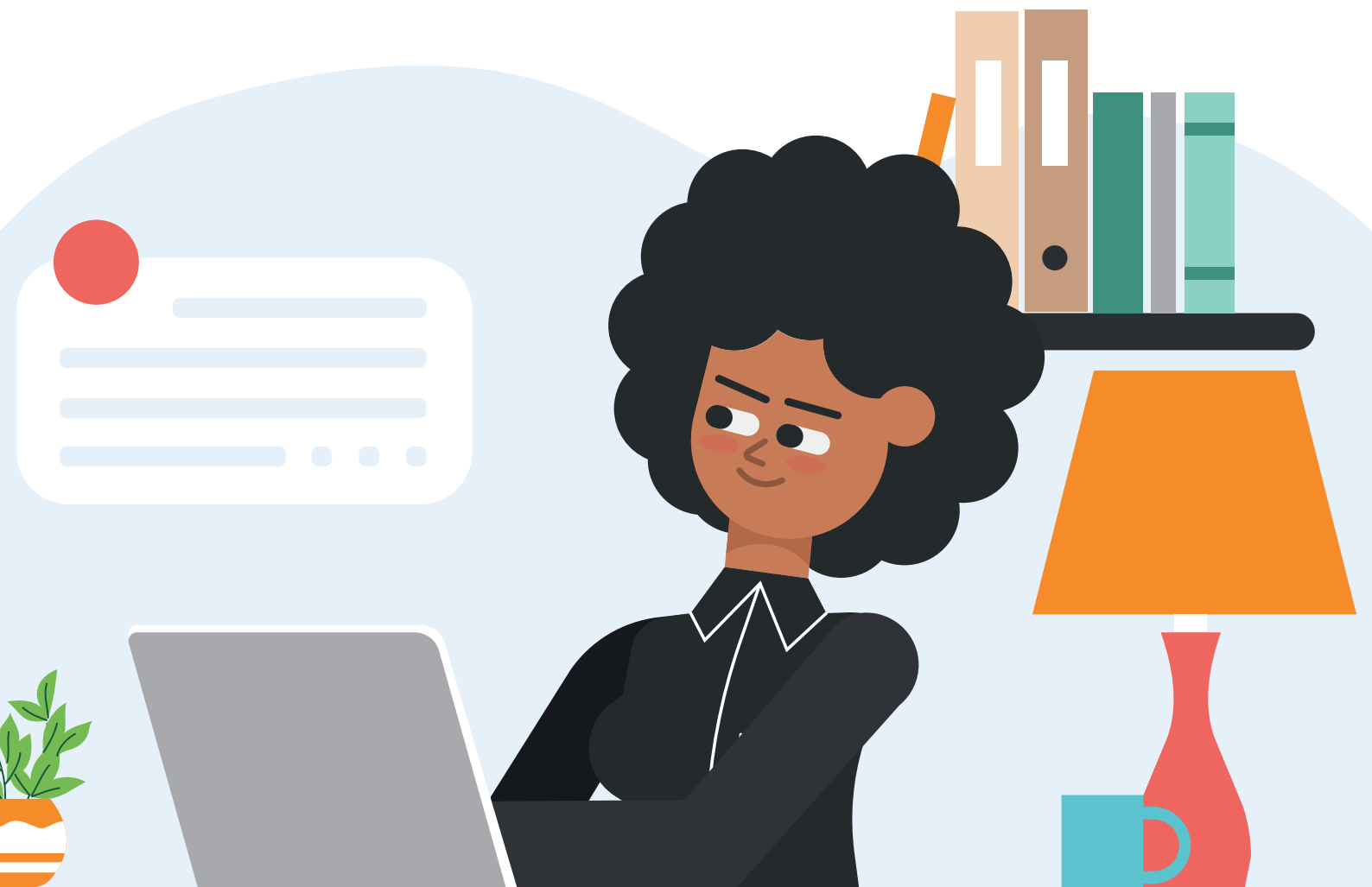
2-Easy

Answer a few simple questions

3-Covered

And you're done

Frequently Asked Questions



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

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

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

We are going to ask you basic health questions which do not require any reference to a medical report or specific dates and details of procedures. Just answer them truthfully.

Lifestyle & Health

What is your marital status?

4

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. Provide their date of birth or ID number and state your relationship with them from the options provided

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.

Add Beneficiaries

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

Jane Doe

100%



Total 100%

Back

Continue

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

<small>Select Your Bank</small>	<small>Branch Code</small>
First National Bank (Swaziland) ▾	280164
<hr/>	<hr/>
<small>Account Type</small>	<small>Account Number</small>
Current ▾	51412345678
<hr/>	<hr/>
<small>Account Holder</small>	
J Doe	
<hr/>	
<input type="button" value="Back"/>	<input type="button" value="Continue"/>

What are the waiting periods and maximum entry ages of the of the product?

There is no waiting period for accidental death on any of the policy members.

Six Month Waiting Period

A six (6) month waiting period will apply in respect of the policyholder, spouse and minor children (under 21 years) whose age at benefit start date is below sixty-five (65), next birthday.

Twelve Month Waiting Period

A twelve (12) month waiting period will apply in respect of policy members whose age, at benefit start date, is between sixty-five (65) and eighty (80) years of age, next birthday.

A twelve (12) month waiting period will apply in respect of adult children (over the age of 21 years), parents and parents-in-law, grandparents and extended family members.

6

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:

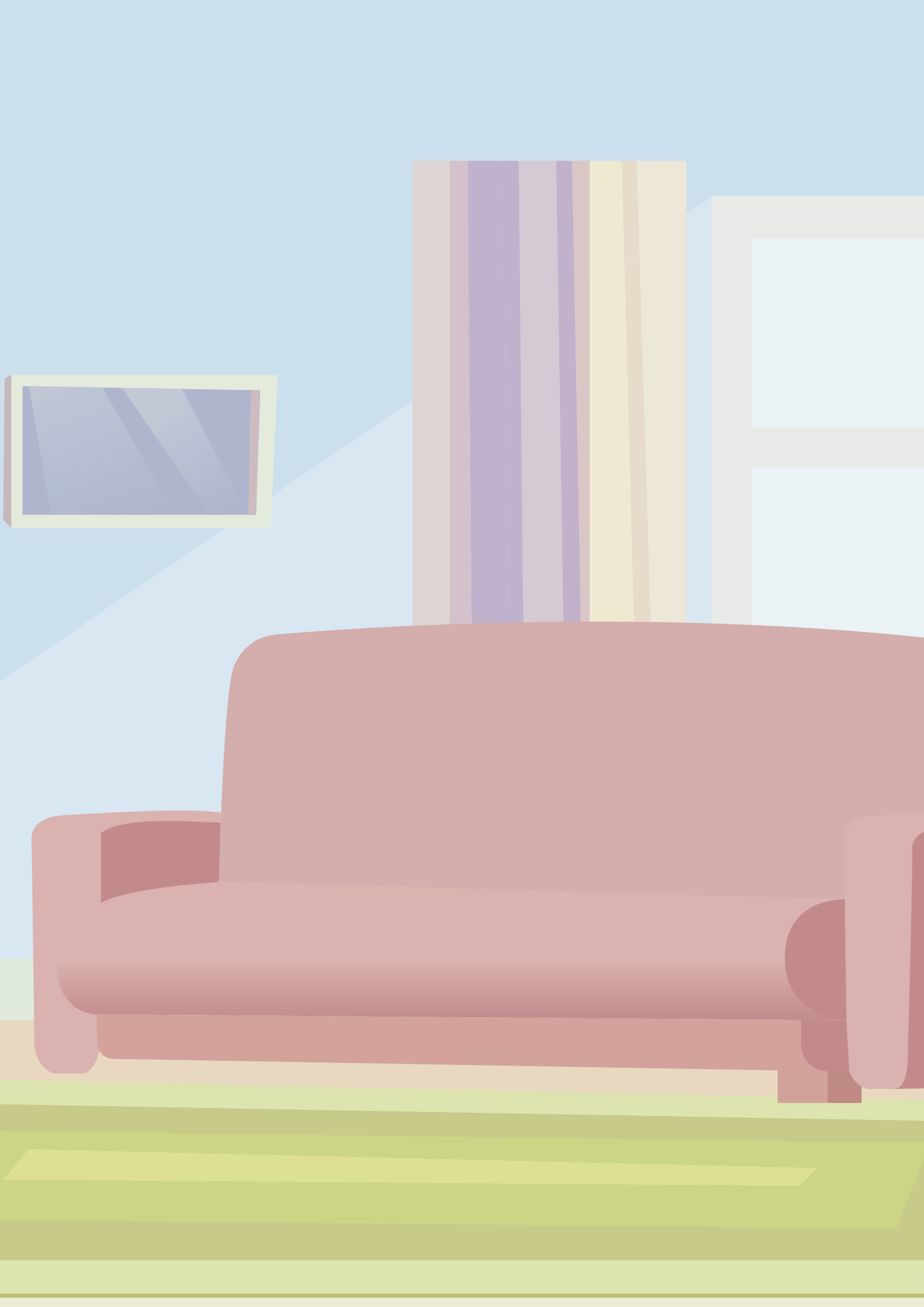
Exclusions

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.





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