



Life Insurance Cover: Frequently asked questions

Does this product only provide Life Cover?

The Life Insurance Cover offers Life, Disability and Dread Disease cover. Dread Disease is an insurance term that refers to a collection of illnesses that normally change, or has a severe impact on, the way we live. Dread Disease conditions are, for example, certain cancers, heart attack or stroke.

Would medical tests be required?

Yes, all policy holders would be required to undergo an HIV/AIDS test and a cotinine test (determines the nicotine levels in your body). Clicks Financial Services will pay the costs associated with the tests. These can be done at your closest Clicks Clinic. If there is no Clicks Clinic in your neighbourhood, a nurse will visit you at your workplace to conduct the blood tests.

Do you require any health related information?

Yes, a comprehensive health questionnaire will be completed telephonically. Depending on your current health, you could qualify for Life (accidental death and/or natural death), Disability (own/similar occupation or daily activities) and core Dread Disease cover (heart attack, stroke, coronary artery bypass or certain cancers).

Is there any waiting period?

There is no waiting period on this policy – full cover starts on commencement date. In addition, you receive R 200 000 accidental death cover from the policy acceptance date. If the medical evidence and tests are unsatisfactory, the death benefit due to natural causes will terminate and you will be covered for death due to an accident only. Your premiums will reduce accordingly.

Are there any exclusions on this product?

You will receive a detailed list of benefits and exclusions when you request a quotation. Some of the important exclusions are: death due to suicide in the first 24 months after commencement of the policy; death due to undeclared hazardous activities; or the abuse of alcohol or narcotic substances.

How does the Cash-back benefit work?

The Clicks Cash-back benefit rewards you for each claim-free year. You can get back 5% of all premiums paid over the previous 12 months, if you have a claim-free year!

Is this product available to anyone?

This product is only available to registered Clicks ClubCard members, aged 20-59, residing in South Africa. If you are a temporary card holder, or do not have a Clicks ClubCard yet, our Clicks Financial Services contact centre will assist you.

<p>funeral cover - at no cost to you</p> <p>UP TO R7500 COVER AT NO COST TO YOU!</p> <p>SMS 'FREE' + YOUR NAME to 43881*</p>	<p>family funeral insurance cover</p> <p>EARN 5% CASH-BACK ANNUALLY ON PREMIUMS</p> <p>SMS 'FUNERAL' + YOUR NAME to 43880*</p>	<p>life insurance cover</p> <p>EARN 5% CASH-BACK ANNUALLY ON PREMIUMS</p> <p>SMS 'LIFE + YOUR NAME to 43880*</p>
<p>women only cancer and accident insurance cover</p> <p>EARN 5% CASH-BACK ANNUALLY ON PREMIUMS</p> <p>SMS 'WOMAN' + YOUR NAME to 43880*</p>	<p>hospital event insurance cover</p> <p>EARN 5% CASH-BACK ANNUALLY ON PREMIUMS</p> <p>SMS 'CASH' + YOUR NAME to 43880*</p>	<p>car and home insurance cover</p> <p>EARN 5% CASH-BACK ANNUALLY ON PREMIUMS</p> <p>SMS 'EASY' + YOUR NAME to 43880*</p>



If my spouse and I are both ClubCard members, would both of us qualify?

You would need to ensure that the person in whose name the policy is issued is a registered Primary ClubCard member. This policy provides cover only for individuals and there is no option to have family members or dependants cover under this policy.

Does an intermediary earn commission on any insurance product I take-up and if so, how much?

NONE of the insurance products offered through Clicks Financial Services, attracts ANY commission!

Why is this benefit not applicable to registered ClubCard members in neighbouring countries?

Currently the benefits are only applicable to South African residents. In future, it may be extended to ClubCard members in other countries.

What are your business hours?

The Clicks Financial Services call centre on 0861 646 444 is open from 8:00 till 17:00, Mondays to Fridays. Alternatively you can send an SMS (Life + Name) to 43880, or e-mail us at insurance@clicks.co.za or visit our website on www.clicks.co.za for more information.



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* Standard SMS rates apply