

Credit Life Cover

Very simple again: pure insurance on your life, which covers your outstanding debts.

Credit Life Cover

- will, in the event of your death, pay out the outstanding capital on a short or long-term debt (such as on a car or home) to your loan provider
- is a "decreasing sum assured" product, which means that the pay-out amount drops in line with the repayments you make on your loan
- includes Occupation-based Disablement cover as well as Dread Disease cover
- is valid for the whole loan contract period or outstanding period (if you start the life policy after you took your loan) or until a disablement, death or dread disease claim is made and paid out
- covers you immediately
- will pay up to R20 000 per month (for up to 6 months) to cover your long or short-term loan installments if you become retrenched

Join The New Generation Of Women And Receive
Cover With Care!

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Products

Life Cover

Each of us gets only one life...! Join the new generation of women and receive cover with care.

Ist for Women Insurance Brokers now offers a friendly and fabulously affordable life insurance policy, especially for women. With Ist for Women you are assured of great solutions for all your life cover needs. You need the assurance that your dependants and debts will be taken care of in the event of your death - and that's exactly what we offer you.

No complicated calculations, no "investment components". We don't test your patience with paper, insensitive consultants or fancy laptop presentations. In fact, we don't even ask you to go for medical tests upfront! Expect competitive premiums, service processes free of all the traditional headaches, plus the freedom to choose the high quality package that suits you best:

Pure Life Cover

Exactly as the name says, pure insurance on your life to look after those you leave behind, with the option to take either basic or elevated cover:

Basic Life

- will pay out, to a beneficiary of your choice, a cash amount up to R200 000 in the event of your death
- is a "level sum assured" product, so the amount you are covered for will not decrease while your policy is active
- can be taken for a specific number of years or for your whole life
- covers accidental death immediately
- includes terminal illness cover - i.e. if you are diagnosed with a terminal illness and your life expectancy is less than 12 months, your cash amount will be paid out

Elevated Life

- will pay out, to a beneficiary of your choice, a cash amount of R200 000 upwards in the event of your death

- is also a "level sum assured" product, so the amount you are covered for will remain the same while your policy is active
- includes a "guaranteed assurability" option, which means that you can increase your cover amount if your lifestyle changes (e.g. when you get married, buy a home or have a baby) with limited underwriting
- can be taken for a specific number of years or for your whole life
- covers you immediately for death
- also includes terminal illness cover

You can add some extra value to your life policy with our two additional benefits for disablement and dread disease:

Disablement offers you a choice between cover for disablement, which leaves you unfit to work at your own or suited occupation, or cover for events that result in a form of disability:

Occupation-based Disablement

- pays out a cash amount if you become permanently and totally disabled and cannot do your normal job or other work to which you are suited
- is a stand-alone benefit - so if this amount is paid out, your other cover amounts will not be affected
- is a "level sum assured" up to 5 years before you turn 65 or retire
- covers you immediately for disablement
- includes the option to increase your cover amount when your circumstances change

Event-based Disablement

- pays out a percentage of your cover amount depending on the kind of disability you suffer, e.g. if you go blind or lose an eye, you get 50% of the amount, but if you become permanently blind in both eyes, a 100% will be paid out
- is a stand-alone benefit, so if this amount is paid out, your other cover amounts will not be affected

- covers you immediately for accidental disablement
- includes the option to increase your cover amount when your circumstances change

Dread Disease

- pays a percentage of your "level sum assured" cover amount if you suffer a dread disease such as cancer or undergo a major heart operation or organ transplant
- is a stand-alone benefit - so if this amount is paid out, your other cover amounts will not be affected
- can be taken for a specific period or for your whole life
- includes the option to increase your cover amount when your circumstances change

Should you receive a full and total payout under your disablement product, we will pay the premiums for your other benefits to help you keep your cover active during difficult periods.

Disablement Premium Waiver

Pays the premiums of your Life Basic/Elevated and Life Dread Disease cover (if you have this) on your behalf for a period of up to 5 years, if you become disabled, and the full and total cover amount of your Life Disablement policy is paid out.