

## FREQUENTLY ASKED QUESTIONS

**Q: Does AllLife have exclusions on claims on an Optimum life and disability policy?**

A: We do have a number of necessary exclusions on claims. These include (but are not limited to) claims as a result of suicide or self-inflicted injury, war or other hostile activities, and terrorist acts. A full list of exclusions is available in the policy terms and conditions and is available on request from us directly.

**Q: Does AllLife pay for my diabetic treatment?**

A: No. Payment for your diabetic treatment (as well as all blood tests required to prove diabetic control) is for your cost. These costs may be paid as a prescribed minimum benefit by your medical aid or managed health care company, or by the public health sector.

**Q: What happens if I miss a blood test?**

A: Our diabetes control policy requires that you go for annual HbA1c blood tests. We will remind you about any upcoming blood tests. If you miss a blood test, your annual premium escalation may be adjusted. Don't worry, adjustments will never exceed 7.5% and are reversible.

**Q: Can I get disability cover without an Optimum life policy?**

A: Yes. Optimum disability cover is available as a standalone policy.

**Q: Will I qualify if I live in South Africa, but am not a citizen?**

A: Yes. As long as you have a valid South African ID book and reside in South Africa, you may qualify.

**Q: Can I take a loan against my policy?**

A: We do not grant loans. You may, however, cede the policy to a loan provider if required.

**Q: Is AllLife registered with the Financial Services Board?**

A: AllLife is an Authorised Financial Services Provider (License no. FSP 4946).



### HOW TO APPLY:

1. Call us on 0861 25 55 43 or \*SMS "INFO" to 42034 for a no-obligation quote.
2. Discuss the product options available with one of our consultants.
3. Choose the life insurance product that meets your needs.
4. Choose when you want your policy to start and you're covered.

\*Standard SMS rates apply

### FOR MORE INFORMATION:

\*SMS "INFO" to 42034 and we'll call you.  
Alternatively call 0861 ALL LIFE (0861 255 5433)  
Email: [info@alllife.co.za](mailto:info@alllife.co.za)  
Website: [www.alllife.co.za](http://www.alllife.co.za)



**BEING DIABETIC SHOULDN'T HAVE  
A NEGATIVE EFFECT ON YOUR LIFE COVER.**

AllLife is an Authorised Financial Services Provider, underwritten by Centriq Life Insurance Company Limited.



**"AllLife helps  
me to manage  
my health  
so that I can  
focus on  
living my life."**

**DIABETIC? | GET LIFE  
COVER NOW**

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to 42034 and  
we'll call you**

**CONTACT US NOW  
0861 25 55 43  
[www.alllife.co.za](http://www.alllife.co.za)**

- AFFORDABLE **LIFE & DISABILITY COVER** FOR SOUTH AFRICANS LIVING WITH **DIABETES** AND / OR **HIV**
- WITH ONE CALL, YOU CAN BE COVERED FOR UP TO **R10 MILLION IN LIFE COVER WITH JUST ONE BLOOD TEST**
- PREMIUMS START FROM AS LITTLE AS **R130 PER MONTH**
- NO WAITING PERIOD, NO LONG FORMS, NO FINEPRINT

# LIFE & DISABILITY INSURANCE FOR PEOPLE LIVING WITH DIABETES

## What is Life Insurance?

A Life Insurance policy allows you to take care of your loved ones financially when you pass away. The policy pays out a large benefit amount which replaces your lost future income so that your loved ones can pay for school, university, rent, food, etc.

## What is Disability Insurance?

Disability insurance covers you should you become permanently disabled. The policy pays out a large benefit amount which replaces your lost future income so that you can keep your finances in check and take-care of your loved ones even when you cannot work anymore.

## Why do I need insurance?

The future is unpredictable and insurance protects you and your loved ones financially in the event that something unforeseen happens to you. Therefore, anyone who has financial obligations or loved ones who depend on them financially needs to have insurance.

## What is Diabetes?

Diabetes is a disease in which the body cannot use glucose properly. Having diabetes usually means you cannot access affordable life and disability insurance easily, or if you do get cover, many special exclusions and limitations usually apply.

## Why should I take out insurance with AllLife?

At AllLife we understand diabetes and that people living with diabetes need simple, hassle-free cover. That's why we have designed innovative life and disability cover called Optimum Life and Disability, which is affordable, easy-to-get insurance that covers you for accidental and natural causes of death and disability - including diabetes related conditions such as heart attack and stroke. No complex underwriting is required - usually just one blood test.

## What do I get with Optimum Life and Disability Insurance?

You get peace of mind knowing that your loved ones will be taken care of if something happens to you. You also get access to our Diabetes Control Program, where we will help you manage your diabetes so you can live a long, healthy life.

## How does Diabetes Control work?

Our Diabetes Control Program is geared to help you stay healthy. We do this by reminding you to go for tests every year, monitoring your results on your behalf and alerting you of any dangers. Premiums are linked to your level of control, so it really does pay to stay healthy.

## How much does it cost?

Premiums start from R 130 per month, but vary according to your health status and the cover amount that you require.

## What's the catch?

**There's no catch!** We offer life and disability cover to people living with type 1 or type 2 diabetes following one simple phone call.  
**There's no waiting period!** Our underwriting process is very simple, easy to complete and done at our expense. You can complete underwriting at your convenience, within 3 months of starting your policy. We also help you stay healthy, so that your premiums stay low.



GET EASY AND AFFORDABLE  
LIFE AND DISABILITY COVER  
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ESPECIALLY FOR YOU!

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