

INSURERS LONG-TERM

FedGroup Life Ltd

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Product information:
FedGroup's group risk cover combines critical illness, disability and death cover.

Critical illness cover provides a standalone benefit in the event of employees or their spouses contracting a life-threatening disease or disorder and the benefits include:

- The lump sum can be set as a multiple of annual salary or as a flat rand amount
- Cover does not fall away after the first benefit payment
- Multiple claims are allowed for unrelated causes

Guardrisk Life Limited

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FSP licence number: 76

Product information:
Guardrisk – South Africa's leading cell captive insurer – enhances corporate financial wellness by helping clients to protect their bottom line from risk exposures. We provide state-of-the-art risk financing and insurance solutions to both life and non-life arrangements, and access to a broad and diversified panel of professional reinsurance markets. Guardrisk also offers insurance capacity to UMAs; and the option of a third party insurance offering lets clients sell insurance

Disability cover provides income disability cover and capital disability cover. Income disability cover pays out for a maximum of 24 months on the disability of an employee, which can be increased annually to keep pace with inflation. Capital disability cover is offered in instances where employees are unable to continue working. This is paid out as a lump sum, determined either as a multiple of annual salary or a flat rand amount.

Death cover consists of life cover, funeral cover and education trust cover. Life cover pays out upon death, either as a lump sum or multiple of annual salary, and can be extended to cover the spouse. Funeral cover contributes towards the cost of the funeral and can be extended to include the employee's spouse, children and parents. Education trust cover assists a family to pay for children's education in the event of the death of an employee, including tertiary education.

cover to their customers, boosting their business' earning potential and building their brand.

