



ESTATE GAP COVER™

COVER FOR THE INCREASED COSTS TO THE ESTATE SHOULD BOTH SPOUSES PASS AWAY



Most people leave their entire Estate to their Spouse, but if both you and your Spouse pass away, it can be a compounding disaster for your Beneficiaries.

In such a case, your Children inherit everything and this triggers inheritance taxes such as Estate Duty and Capital Gains Tax and additional legal expenses. Your Life Cover could fill the gap for your Estate Duty, but it's too expensive to take life cover in case both you and your Spouse pass away within quick succession.

Estate Gap Cover™ is an integrated benefit on several of our Indemnity Plans™ and you have the option to extend this benefit to secure additional cover and for a longer time period.

EXTENDER BENEFITS & PREMIUMS

PLAN VALUE TO
THE BENEFICIARIES

UP TO
R 3 260 400



PREMIUMS
STARTING FROM
AS LITTLE AS
R 53.68

MAXIMUM
INDEMNITY BENEFIT™

UP TO
UNLIMITED

ESTATE
GAP COVER™

UP TO
R 1 086 800
LITE

ESTATE
GAP COVER™

UP TO
R 2 173 600
CLASSIC

ESTATE
GAP COVER™

UP TO
R 3 260 400
PREMIUM



Takes care of inheritance taxes.



Unlimited Maximum Indemnity Benefit™ when both Spouses pass away within 12 months of each other.



Pays to the second-dying Spouse's Estate.



Any cash left over will be distributed to the Beneficiaries.

UNIQUE TERMS AND CONDITIONS

Minimum
monthly income of
R 15 000

Age band increases

Medical information
required

See Plan Terms & Conditions for more information.