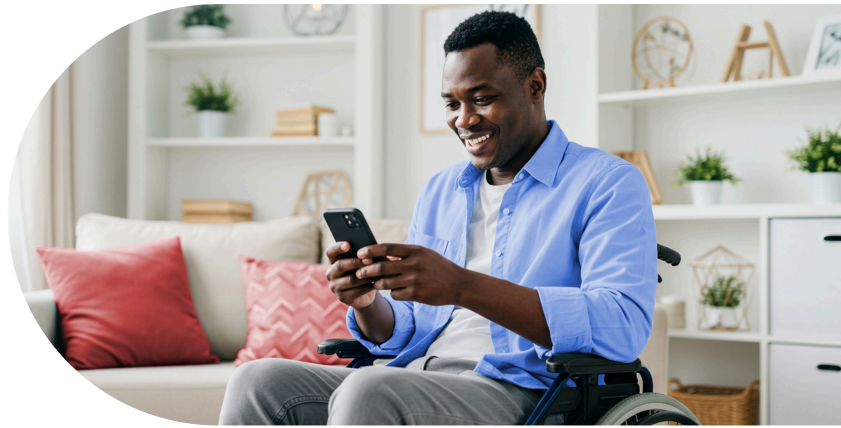


Credit Insurance

You've got Credit Insurance with us – see what you're covered for and how to claim.



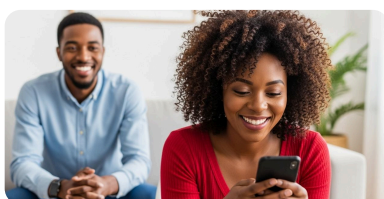
What you're covered for

Credit Insurance helps pay your loan in certain life events, based on your employment status and policy rules.

Life events	Benefit	Waiting period	Assessment period	Employee status		What's not covered
				Formally employed	Pensioners, self-employed and employed in the informal sector	
Death	Pays for full outstanding balance	None	None	Included	Included	You will not be covered when death, disability or unemployment is a result of:
Permanent disability Medical and certified incapacity resulting from illness, injury or disease.	Pays for full outstanding balance	None	6-months	Included	Included Occupational disability not covered	<ul style="list-style-type: none"> • Unlawful or war-related activities • Participation in criminal activities • Participation in hazardous activities
Temporary disability Medically certified temporary disability as a result of illness, injury or disease, that prevents you from earning your normal income for longer than 31 consecutive days.	Pays up to 12 months in installments	None	3-months	Included	Included Occupational disability not covered	
For unemployment or inability to earn an income If you become unemployed or unable to earn an income based on something out of your control and receive no remuneration from any occupation for longer than 31 consecutive days, including retrenchment.	Pays up to 24 months in installments	6-months	None	Included	Excluded	You will not be covered when unemployment is a result of: <ul style="list-style-type: none"> • You are lawfully dismissed • You become unemployed because your fixed-term contract was terminated • You retire, resign or when you leave your job by choice • Participation in an unprotected strike

Capitec credit products that we cover

We cover for Personal Loan, Revolving Credit (Access Facility), Credit Card and Repay-As-You-Earn (RAYE) Loan.



Need to claim?

It's easy, you can claim with us in a few quick steps.



Email
insuranceclaims@capitec.com



WhatsApp us on
067 418 9565



Visit our nearest
branch

See your policy document for full benefit terms and conditions.