

Lifestyle Protection

Covers the amount outstanding to the bank in case something happens to YOU.

You can choose your cover.

Benefits	Gold	Silver	Bronze 1	Bronze 2
Death	✓	✓	✓	✓
Permanent Disability	✓	✓		
Temporary Disability	✓	✓		
Hospitalisation OR Retrenchment	✓	✓		
Dread Disease	✓	✓		
Funeral	✓			
Booster	✓			
<i>Max age</i>	69	69	72	77

Benefits explained:

Death

If you die before the “max age” mentioned above, your outstanding debt will be settled.

Permanent and Total Disability

If you become permanently disabled before 69, Regent will pay out an amount equal to your outstanding debt.

Temporary Total Disability

If you show loss of income due to illness or injury, Regent will pay your monthly instalments until you recover.

Hospitalisation

If you are self-employed and hospitalised from illness or injury for more than 7 consecutive days, your monthly instalments will be paid for 3 months.

Retrenchment

If you are retrenched and unemployed, your instalments will be paid for 3 months – limited to 2 events.

Dread Disease

If you suffer from cancer, have a heart attack or stroke, undergo major surgery or loose a limp, Regent will pay out an amount equal to the death benefit.

Funeral

If you die, an additional amount of R10000 will be paid towards your funeral expenses.

Booster

The booster benefit is payable upon death, permanent disability or if you are diagnosed with a dread disease.

- Double benefit – an additional amount, equal to your outstanding debt, will be paid to you.
- Minimum benefit – after 36 months, a minimum benefit payment amount will be calculated.
 - R30000 - if the finance amount is higher than R30001.
 - 20% of the principal debt, if the PD was lower than R30000.
- Maturity or Expiry Cash back – cash back to the value of 10% of all premiums paid.
- Early settlement – 10% discount on new Regent credit life policy.

Quotation available on request

Retrenchment Cover by Hollard

Covers you in case of retrenchment – quotation available on request.