simply

income when you can't work

Temporary Income Protection

Temporary Income Protection pays a monthly income for a fixed period if you're completely unable to do your job because of injury, illness or surgery.

Portion of monthly salary	Replaced
First R10,000	80%
Next R20,000	65%
Next R30,000	60%
Above R60,000	50%

How the payout is calculated

A tiered percentage of your monthly salary. This benefit is not taxable, so the tiers approximate the impact of tax.

R100k monthly cap

Take-home payments capped at your actual pay

When it pays

When you're completely unable to perform the duties of your job. Payments stop at the end of the selected period, or when you return to work, whichever is sooner.

How long it pays

The payment period is chosen upfront: **6, 12 or 24 months**.

The deferred period

The time from when you first can't work to when the benefit starts: **1, 3 or 6 months**. The payment period *includes* the deferred period, e.g. a 12-month period with a 3-month deferral pays for 9 months.

Limits & caps

Capped at your actual take-home pay. If you have other income-replacement benefits, the total can't exceed your take-home pay.

Claiming again soon after

If a claim happens less than 6 months after payments stopped, the deferred period is waived and payments start immediately, but the payment period does not reset.

Ending & exclusions

Ends when you turn 65. A 1-year pre-existing condition exclusion applies (anything you were aware of, treated for, or showed symptoms of in the 12 months before cover started).