



# Flexi Staff Cover

For advisors



**simply**

Simply Financial Services (Pty) Ltd is  
a registered financial services provider  
(FSP 47146). T&Cs online.

**Holland.**

Holland Life Assurance Company Limited  
(Reg No. 1993/001405/06), a Licensed Life Insurer  
and an authorised Financial Services Provider



# Who is Simply?

Simply is not just another life insurance company—we're here to shake things up!

Our mission? To secure the financial future of millions, making sure people feel safe, supported, and empowered.

We offer life, disability, and funeral cover that's simple to understand and affordable, designed to fit people's needs like a glove. Because with Simply, it's all about making life easier, not harder.

## Smart

We use data and technology to give employers the cover they want at a price that's right for their business.

## Simple

Life, disability and funeral cover in one easy policy - no blood tests, no complex medicals, no paperwork.

## Safe

Policies underwritten by The Hollard Life Assurance Company Ltd, a licensed life insurer.





# Table of contents

Who is Simply? .....	3
Flexi Staff Cover: features .....	4
Flexi Staff Cover: qualifying criteria .....	5
Flexi Staff Cover: benefits .....	6
Life Cover .....	7
Occupational Disability Cover .....	8, 9
Funeral cover .....	10
Body repatriation benefit .....	11, 12
Employee Assistance Programme .....	13
Guaranteed Cover (free cover limit) .....	14, 15, 16
Broker portal .....	17
Screening medical questions .....	18
Client OTP process .....	19
Admin requests and processes .....	20
Lapse rules, process & reinstatements .....	21
Claims .....	22
Claim documentation .....	23
Exclusions .....	24
Premiums .....	25, 26, 27
Waiting periods .....	28
What happens when a new employee joins, or someone leaves .....	29
After-sales process .....	30
Beneficiaries .....	31



# Flexi Staff Cover: features



Super-flexible, 3-in-1 cover: Up to R2.5m life and disability, and R100k funeral cover without medicals or blood tests\*



Flexible benefits: Employees can top up their cover and keep it even if they leave



Guaranteed cover: At least R500k life, R500k disability, and R50k funeral cover for 10+ actively working employees, regardless of pre-existing health conditions. As much as R2m life and disability and R100k funeral cover for groups of 200+.



Easy, low hassle management: Simply does the heavy lifting around collection of beneficiary info, underwriting answers, etc.



Payroll integration: Our system integrates with various payroll systems, making it super simple to keep your employee data up to date



24/7 support: Stress and trauma counselling for employees and their families anytime, anywhere

\*Up to R10 million life and disability cover available with medical exams.



# Flexi Staff Cover: qualifying criteria

**Employers can cover any employees who are:**

- 18 to 64 years old when added to an existing policy. For new policies, employees up to age 74 can be included at inception, provided they have been employed by the company since they were aged 65 or younger
- SA citizens or foreign nationals who are legally employed in South Africa with a valid passport and work permit
- Permanently employed or on a 6-month or longer contract
- Actively working more than 20 hours a week in South Africa
- This must be a formal employer/employee relationship

If any employees do not meet these requirements, you'll need to leave them off the policy.





# Flexi Staff Cover: benefits

**Clients can choose any combination of the following:**

## **Life Cover**

R50k - R2.5m

Pays out if the insured person dies -to support the insured person's family.

## **Occupational Disability Cover**

R50k - R2.5m

Pays out a lump sum to your employee if they become totally and permanently unable to perform the duties of their current job or another suitable job, due to illness, injury or surgery.

## **Funeral Cover (staff member only)**

**R5k - R100k**

Pays out in 24 hrs if the insured person dies -to pay for funeral expenses.

## **Family Funeral Cover (staff member + spouse and children)**

R5k - R100k

Pays out in 24 hrs if the insured person, their spouse or any of their children dies -to pay for funeral expenses.

Please note that the maximum cover amount applies across all Simply policies. This is a cover limit per life assured across one or more policies.



## Life Cover

### **R50k - R2.5m**

Paid as a lump sum to the beneficiaries when the employee dies.  
Employees can nominate up to 4 beneficiaries.

### **Grocery benefit**

The primary beneficiary receives an additional R3000 cash lump sum.

### **Terminal illness benefit**

If the insured person is diagnosed with a terminal illness and is expected to die within 12 months, they can choose to have up to 100% of the lump sum paid in advance to them, or their beneficiaries.

If so, the policy will be terminated, even if you recover from your illness. Supporting medical evidence will be required to confirm the doctor's diagnosis, and that life expectancy is less than 12 months.

Policies **cannot** be ceded.



## Occupational Disability Cover

### **R50k - R2.5m**

Employers can select the same amount of cover for everyone on an equal amount or they can set the cover as a multiple of each employee's annual salary (between 0.5x and 5x annual salary).

Paid as a lump sum to employees if they become totally and permanently unable to perform the duties of their current job or another suitable job, due to illness, injury or surgery.

The lump sum can be used to cover medical expenses or to compensate them for the loss of income due to their inability to work.

Determining what other job they might be suited for, Simply will take into account the employee's education, training and experience, and could be with another company.

The benefit will terminate when the employee reaches the age of 65 regardless if the employee is still working and the premium will be adjusted accordingly.

# Occupational Disability Cover

## **Waiting period**

There is a standard 6-month waiting period for claims from natural causes.

## **Deferred period**

The Occupational Disability benefit has a six-month deferred period. This means once the main life is declared disabled, Simply will apply the deferred period as a precaution to assess the permanency of the disability. If the client is deemed permanently occupationally disabled after the deferred period has passed, the claim will be paid.

The benefit is not available for organisations primarily in the following industries:

- Aviation
- Fishing
- Commercial diving
- Mining
- Explosives
- Oil and Gas
- Performance arts
- Professional sports
- Security services

## Funeral cover

### **R5k - R100k**

A cash lump sum is paid towards the cost of the funeral if the insured person dies. Claims are paid within 48 hours of all required information being received.

### **Who can be covered?**

You can choose to cover your employees only, or you can choose to take the family funeral option, which covers the employee, their spouse, and all their children under the age of 21. (Family members must be resident in SA, and biological and legally adopted children)

Min: 5k, Max: R100k per insured life (less for children under the age of 14 - where applicable).

The benefits are defined as follows:

- Main member or spouse: 100% of cover
- Child aged 14-21: 100% of cover
- Child aged 6-13: 50% of cover
- Child aged 0-5: 50% of cover (maximum R20,000)

The policy does not terminate on the death of your spouse or children. If you die, your spouse and children will continue to be covered for a further 6 months at no cost.

There is a 6 month waiting period on cover for spouse and children (where family funeral is selected). There is also a waiting period applied for employee's cover above the guaranteed cover.



Please note that the maximum cover amount applies across all Simply policies. This is a cover limit per life assured across one or more policies.

# Body repatriation benefit

This benefit is offered as part of the **Funeral benefit and only covers the main insured life, their spouse, and children under 21** (and only if they are covered under the funeral benefit).

There is no benefit available for extended family members.

For all qualifying lives, the benefit provides for the repatriation of mortal remains within the borders of South Africa.

The benefit is not exchangeable for cash. The same limitations and exclusions that apply to claims on the main benefit also apply to the repatriation benefit.

## RSA Services Included:

- Locating of the deceased
- Overnight accommodation for the next-of-kin to identify the body (up to R500)
- Referral to a pathologist if an autopsy is required
- Referral to a reputable undertaker
- Assistance with basic funeral arrangements
- Advice on how to apply for the death certificate and border-crossing documentation Interpretation of legal documentation such as the funeral policy
- Referral to counselling services for support and advice
- The benefit is limited to services to the total value of R20,000 per policy, per policy year, regardless of how many lives are claimed for in that year.



# Body repatriation benefit

For the **main insured life ONLY**, the benefit also includes the option of repatriation of the mortal remains to a Southern African Development Community (SADC) country.

## SADC Services Included:

- Storage of the body (for a maximum of 20 days)
- Embalming
- Casket with Zinc Liner for SADC air transport
- All documentation necessary, clearance and cargo fees
- Transport to ANY destination in all neighbouring countries by road namely Namibia, Botswana, Zimbabwe, Mozambique, Lesotho and Swaziland. With allowance for one family member to travel with the deceased free of charge.
- Transport to the Capital ONLY of the remainder of SADC countries by air including Madagascar, Mauritius, Nigeria, Tanzania, Zambia, Malawi and Seychelles. No family member catered for on flights but assistance to book family on the same flights for their own account will be available.
- The benefit is limited to R50,000 per policy, per policy year.
- The benefit is not exchangeable for cash. The same limitations and exclusions that apply to claims on the main benefit also apply to the repatriation benefit.



# Employee Assistance Programme

You, your staff and their families get access to support from trained professionals from Reality Wellness:

- Access to 24/7 Counselling anytime, via whatsapp, call and email
- Biweekly virtual Grief support groups
- Monthly workshops (e.g. Relationship counselling)
- Motivational support days through the month
- Book and resource suggestions to help with growth and productivity
- HIV counselling support

Contact information is shared when policy is activated.

The benefit covers the employee and all in the household.

When contacting reality wellness, please indicate that you are a Simply member.





## Guaranteed cover (free cover limit)

Simply Staff Cover may guarantee a certain amount of full cover to each employee no matter their state of health. Full cover means that the benefit is paid even if the cause of death is a pre-existing illness.

You may offer more than this guaranteed amount of cover, but:

In the case of funeral cover for the employee themselves a waiting period of 6 months will be applied to any cover above this guaranteed amount. [In the case of family funeral, cover for spouse and children is ALWAYS subject to a waiting period].

In the case of life and disability cover, we'll need to ask each employee 3 simple medical questions for them to qualify for the extra cover (employees can answer these medical questions themselves online, or we'll phone them to ask the questions).

If these questions identify an existing health condition that prevents us from offering full cover for the amount above the guaranteed amount, the extra life or disability cover will be limited to accidental causes only.



## Guaranteed cover

Where guaranteed cover is available as per the table above, the level will depend on the size of the group as per the table below:

No of employees	Free Cover (Life & Disability)	Free Cover (Funeral)
0-4	0	0
5-9	R50,000	R50,000
10-19	R500,000	R50,000
20-49	R500,000	R100,000
50-99	R1,000,000	R100,000
100-149	R1,500,000	R100,000
150+	R2,000,000	R100,000

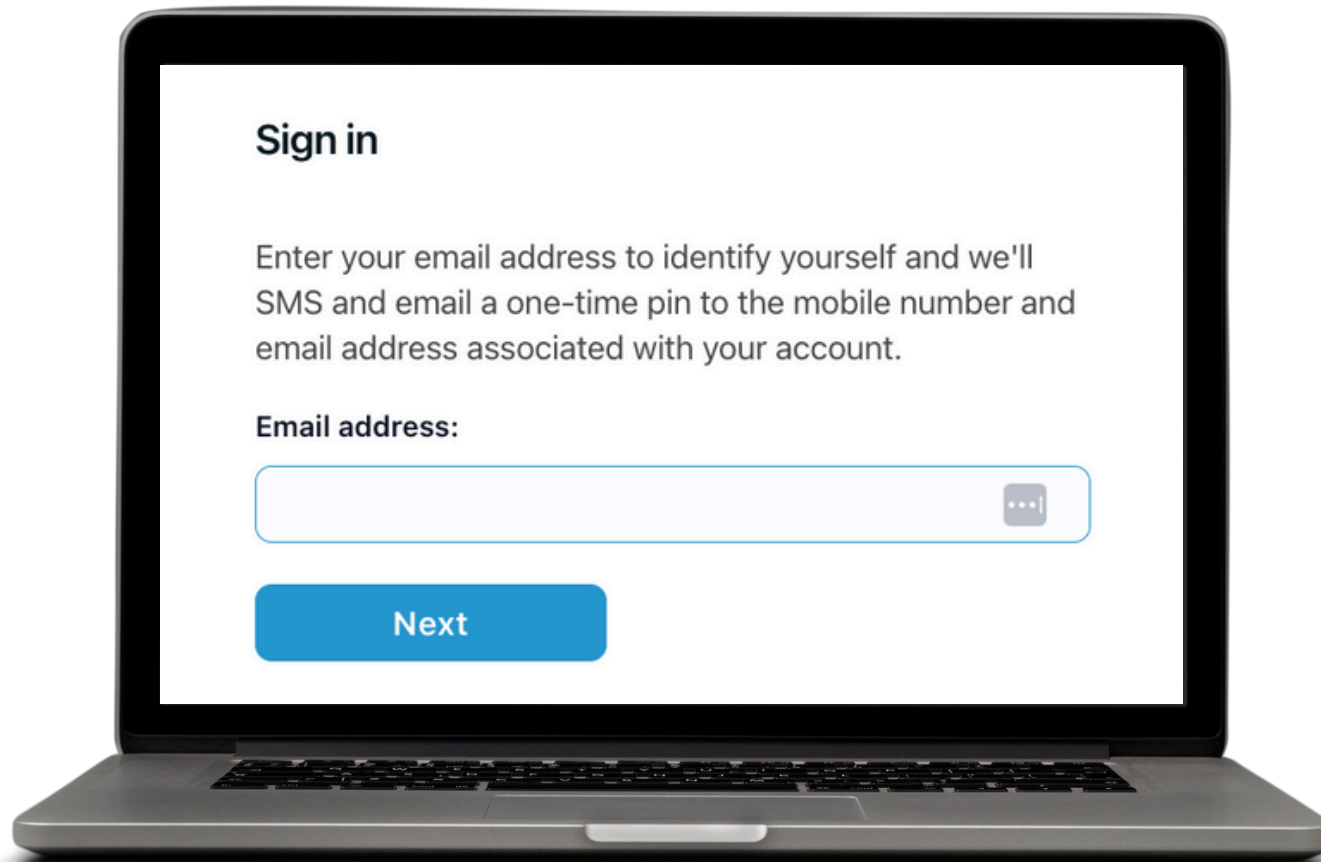
# Broker portal

## Logging in to the broker portal

The entire sign-up process is online and can be completed in 10 minutes.

To get a client covered, or to get them a quote, go to <https://advisor.simply.co.za>

Enter your email address and a one-time-pin will be sent to your cell phone so that you can login.



# Screening medical questions

When taking more than the guaranteed amount of life or disability cover, employees will need to answer a few simple health questions.

These health questions do not impact funeral cover, and will not be asked where only funeral cover has been selected. As above, the guaranteed funeral cover only determines whether or not a waiting period applies.

- The main life assured (MLA) and only the MLA must answer the medical questions.
- These questions need to be answered truthfully and honestly and all known health conditions must be fully disclosed according to the questions.
- Various drop-down questions may be applicable in order to further understand the circumstances and management of certain conditions.
- An sms with a link will be sent to all employees to add beneficiaries and complete medical underwriting.
- We don't provide exclusions on certain conditions or health premium loadings, we either offer full natural cover or accidental only variant.

Have you ever had an application for life or disability cover declined, or claimed against a life or disability policy?

- ☐ Yes  
☐ No

Have you ever had or been treated for any of the following conditions?

Heart disease, stroke, cancer, diabetes, kidney or liver disease, HIV/AIDS, emphysema/chronic obstructive lung disease, major depression, manic/bipolar depression or schizophrenia

- ☐ Yes  
☐ No

Do you have any other condition that requires or will require treatment for 2 months or more?

- ☐ Yes  
☐ No

Do you have any of the following disabilities?

Blindness, deafness, inability to speak, missing limb/hand or foot, previous 3rd degree burns or any paralysis

- ☐ Yes  
☐ No



# Client OTP process

By providing the OTP below, you agree to the premium of R413,20, acknowledge Simply Staff Cover's full Ts&Cs (<https://simply/package-terms/flexi-staff-standard>), and have chosen debit order as your payment method and confirm that you are authorised to act on behalf of the organisation. OTP: 682252



# Admin requests and processes

## **Increasing and adding benefits**

Email [admin@simply.co.za](mailto:admin@simply.co.za), must use the policy number in the email as a reference, and clearly state the benefit to be added and the amount of cover required for the benefit OR the amount of cover required to increase the benefit or benefits.

## **Reducing and removing benefits**

Email [admin@simply.co.za](mailto:admin@simply.co.za), must use the policy number in the email as a reference, and clearly state the benefit to be removed OR the amount of cover required to reduce the benefit or benefits.

## **Amendment to spelling error**

Email [admin@simply.co.za](mailto:admin@simply.co.za), must use policy number in the email as a reference, must provide a copy of client ID for correction purposes.

## **Manual payments or once-off forced EFT payments**

Email [admin@simply.co.za](mailto:admin@simply.co.za), to reinstate a policy, provide policy number, and if reinstatement is possible, Simply admin will provide bank account details and payment reference number (usually policy number) so that Simply admin is aware that a payment will be made and can track accordingly.

## **Cancellation request for policy**

Email [admin@simply.co.za](mailto:admin@simply.co.za)





# Lapse rules, process & reinstatements

## **Three Attempts**

The general rule is that we will attempt to collect the premium 3 times before the policy is lapsed except where the client has reversed the debit order instruction and not provided authority, in which case, the policy will be lapsed after two failed attempts.

## **Lapse Communication**

Both the broker/advisor and the client are informed of any unsuccessful collections via SMS and the broker/advisor is able to view the failed collections information via their dashboard within their broker portal.

## **Reinstatement Rule**

The general rule for a policy to be reinstated is that Simply must receive at least one premium to restore cover for the policy.

## **Reinstatement Payments**

If the payment error cannot be rectified at all or in a sufficient timeframe then a manual payment or a forced once-off eft payment can be arranged with Simply collections.





# Claims

## **Is it a valid claim?**

We encourage brokers to speak to our claims department before submitting an official claim so that we can advise if the claim will be valid according to the claims rules. Email [admin@simply.co.za](mailto:admin@simply.co.za) or call (021) 045-1513.

## **Submitting a claim**

Please send all required documents to [claims@simply.co.za](mailto:claims@simply.co.za)

Always refer to the policy document. Please make use of the policy document for the client, this provides all of the required information such as benefits, waiting period timelines and details of requirements for different claims.

## **How long will it take?**

We strive to pay valid funeral cover claims within 48 hours, of receiving all valid claims documentation. also taking into consideration the burial details for urgent payments. Life cover and disability claims are subject to different timelines based on required investigations (where applicable) and benefit claims rules.



# Claim documentation

## All claims

- Proof of employment and being actively at work at the time the cover commenced
- Certified copy of the insured person's ID
- Proof of insured person's residence status (for non-SA ID holders only)
- Certified copy of the/each beneficiary's ID
- Proof of the the/each beneficiary's bank details

## Funeral Cover specific

- Certified copy of death certificate
- Completed funeral claim form
- DHA1663 – notification of death register
- Proof of relationship for family members covered.
- Occupational Disability Cover specific
- Completed disability claim form.
- Completed medical report form together with copies of any specialist reports and investigations relating to the claim cause.
- After expiry of the deferred period, a final medical report from the attending specialist.

## Life Cover specific

- Certified copy of death certificate
- Completed death claim form
- DHA1663 – notification of death register
- Completed medical report

## Additional requirements

If the insured person dies within the first 2 years of the policy, extra documentation, may be needed such as:

- Motor vehicle accident report
- Police report / statement completed by the police
- Copy of the post-mortem report
- Result of any forensic laboratory investigations
- Inquest findings (if appropriate)
- Full verdict in the case of a murder (if appropriate)
- Completed medical report form together with copies of any specialist reports and investigations relating to the claim cause.



# Exclusions

**Unfortunately, no benefit can be paid if the death or injury is caused by one of the following:**

- Participation in any terrorist activity, riot, civil commotion, rebellion or war.
- Radioactivity or nuclear explosion.
- Willful and material violation of any criminal law.
- Driving while the concentration of alcohol in your blood exceeds the legal limit.
- Intentional intake of drugs, narcotics or medication, unless prescribed by a registered medical practitioner and used as prescribed.
- For life cover: suicide or deliberate self-injury within 2 years of starting the policy. For funeral cover: suicide or deliberate self-injury within 1 year of starting the policy. For disability cover: attempted suicide or deliberate self-injury at any time.
- Refusal of treatment recommended by a registered medical practitioner.
- Hazardous pursuits: These are unusually dangerous activities that the insured person engages in regularly, not occasionally. Examples include, but aren't limited to: big game hunting, boxing, mixed martial arts, outdoor rock climbing, skydiving, motor and boat racing, as well as white water rafting.
- Some staff members may not be able to claim disability benefits where the disability is as a result of an existing condition. These exclusions will be highlighted in their policy schedule.



# Premiums

## How do the benefits and premiums change

The cover level for each employee is fixed in rand terms at the start of the policy.

Cover will not automatically increase in line with your employees' salary, even if you initially chose the cover level as a multiple of their salary.

You can choose to adjust the cover for your employees at any time, subject to product and underwriting limits.

If changes in cover are purely as a result of changes in staff salaries, then the additional cover will not be limited in any way. However, if you choose to increase benefits (for example increase the multiple of salary offered), your staff may have to answer simple health questions to qualify, and a new waiting period may apply to the additional cover, subject to the same rules as apply to the initial cover.

Likewise, premiums are fixed in rand terms, and will not change for at least one year, unless you choose to change the benefits as above. On 1 June each year, premiums will be revised to reflect the current age of the employees, and potentially other factors.

Note that no change will be applied where the first increase date falls less than one year from the start of your policy, so your premiums are fixed for at least the first year, and possibly for almost the first 2 years of your policy (assuming no change in staff or in benefits).



# Premiums

## **What if the cover lapses, but the client wants to re-activate it?**

If the policy lapses because of a missed last premium, but the client doesn't want to lose the policy, they can restart it. This is called a reinstatement. If they restart within 3 months of the first failed payment, the cover carries on from where it left off. They can do this a maximum of 5 times. If more than 3 months have passed, they need to start a new policy, with new medical questions and a new waiting period.

## **What are the payroll and tax implications?**

If the employee pays all or part of the premium, then the cost comes out of after-tax pay.

If the employer pays all or part of the premium, this is seen as an expense for the business, and therefore tax deductible.

In this case, the value of the premium must be added to the employee's income as a fringe benefit and taxed accordingly. On death, the total benefit is tax-free.

## **Minimum premium - R299 per month**

Premiums are paid monthly in advance. The increase of premium is based on the risk profile on the 1st June the following year. Premiums may be paid by debit order.





# Premiums

## **Is the premium guaranteed?**

Premiums are guaranteed for the first year of the policy, thereafter Simply may revise them at any time, with at least 30 days' notice.

## **How long is the client covered for?**

They are covered for life, as long as you pay the monthly premium.

## **What if a payment is missed?**

There is a 60-day grace period if the policyholder fails to pay a premium. This means they will still be covered until the next payment date. If that payment also fails, the cover will lapse.

## **What if employee salaries change?**

If you have payroll integration, this will be automatically updated. If you don't, please contact [admin@simply.co.za](mailto:admin@simply.co.za) to update the salaries.





# Waiting periods

- The waiting period refers to the 6-month period directly after you've taken out the policy, where cover is limited to claims from accidental causes only.
- After the waiting period, claims resulting from both accidental and natural causes will be paid.
- The waiting period applies to Disability Cover. It also applies to cover for the employee's spouse and children under a Family Funeral benefit (if applicable). There will also be a waiting period applied to funeral cover for the employee themselves for any cover above the Free Cover limit (and the full cover where there is no FCL). It does not apply to Life Cover.
- Waiting periods may be waived where your Simply policy is replacing equivalent existing cover.
- This will be specified in your policy schedule. We reserve the right to request evidence that there was equivalent existing cover in place, and if this cannot be provided, the waiting period will still be applied and claims due to natural causes will not be paid.

## **What if a claim is submitted during the waiting period?**

Claims related to accidental causes is covered during the waiting period. Claims resulting from natural causes are not.





# What happens when a new employee joins, or someone leaves?

Adding employees who have joined the company is easy via our online portal, employers can log in and give us their employees' details, we'll confirm the price for them and contact them to complete the process. All new employees must be added to the policy

Likewise, if someone leaves the company, the employer can log on and remove them, and their premium will be adjusted immediately. Because we know the premium we charge for each person, it'll be very clear the overall cost will change. For the voluntary version, individual employees can be removed from cover at any time, but if they leave, they will only be able to join again at the policy review date.

When an employee leaves the company, we will contact them and offer them the option to convert to our Family Cover product. They will be eligible for a discount if they choose to continue with all three benefits in their personal capacity.

If you are integrated with a payroll system, this will be updated automatically when you update your payroll.





## After-sales process

At the inception of the policy, all the employees will be sent an SMS with a link that allows them to enter the details of their beneficiaries and the family members covered by their funeral plan (if applicable).

Employers need to let their employees know that they've taken the policy and encourage the staff to give Simply the necessary information. If they don't, there may be complications if there's a claim.

Your employees get their first R500,000\* of cover without having to answer any health questions. (If applicable)  
Employees who get more than this will have to answer a few simple health questions before they get full cover for the amount above R500,000. Until then, they get accidental only cover for that portion.

\*This amount depends on the guaranteed cover the group qualifies for.





# Beneficiaries

Employees must choose 1 beneficiary for their funeral benefit. For the life cover benefit, up to 4 beneficiaries may be nominated.

If the employee does not complete their beneficiaries via the link they received via sms, the Simply admin team will contact the owner with a list of all the staff members that have incomplete beneficiaries.

The employees will need to contact Simply by either calling the call centre or completing their beneficiaries online via the self-service portal <https://admin.simply.co.za/#/client-login>

**Admin Portal**

Please enter your Identity/Passport Number to continue

Login



# Thank you!

Get in touch with your broker consultant should you wish to discuss any queries.



Simply Financial Services (Pty) Ltd is a registered financial services provider (FSP 47146). T&Cs online.



Hollard Life Assurance Company Limited (Reg No. 1993/001405/06), a Licensed Life Insurer and an authorised Financial Services Provider. Ts&Cs