



Protect your domestic worker with life, disability and family funeral cover made just for them



FLEXI
DOMESTIC
COVER



3 great benefits in one policy



Terminal illness accelerator



No blood tests



All online, no paperwork



Body repatriation (funeral benefit)

Why should I consider domestic cover

People who work in our homes and small businesses are an important part of our daily lives. They are often the only breadwinners for their families, and if tragedy strikes, their dependants may be left destitute. As their employer, you may be left with a moral responsibility towards their families.

How does the product work?

Simply Domestic Cover offers 3 different benefits – life, disability and family funeral cover. You the employer can choose all 3, or any combination of, the benefits. You can also tailor the amount of cover per benefit to suit your budget.

There is a 6 month waiting period on claims from natural causes (i.e. illness). Claims from accidental causes are covered immediately.



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Benefits	What is it?	Cover Limit
Life	A cash lump sum is paid to your employee's beneficiaries if they die. Includes terminal illness accelerator and 6 month grocery benefit.	Min: R50k, Max: R200k
Disability	A cash lump sum is paid to your employee if they become severely and permanently disabled (loss of a body part, or loss of use of a body part).	Min: R50k Max: R400k
Family funeral	Covers your employee, their spouse, and all their children under the age of 21 when they die. Includes body repatriation benefit. Claims are paid within 24 hours of all required information being received.	Min: R15k, Max: R50k *Note: the benefit is less for children under the age of 14.
Simply Wellness Programme	Access to 24/7 stress and trauma counselling for members covered by Simply policies, and their families.	Unlimited telephonic sessions

Who qualifies?

SA citizens or legally-working foreigners under the age of 65, who have worked at least 24 hours a month for you for 6+ months can be covered. They will need to pass 3 simple medical questions to qualify for standard cover.

Accidental-only variant

If they don't pass the medical questions, you can take out an accidental-only version of the Simply Domestic product for them, which would cover them and their family for death or disability from accidental causes, but not for death or disability from natural causes.

Talk to your broker today

 www.simply.co.za



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