

ONE LESS THING TO WORRY ABOUT

*The launch of Sanlam's revolutionary new website www.icover.co.za will transform the way we buy cover for **funerals** and **accidental death**. As usual, Sanlam is leading the way and keeping your best interests at heart.*

The world is changing and changing fast. Twenty years ago, making an international call involved asking the operator to connect you and waiting next to the phone for ages for your call to come through. These days we have Skype. Ten years ago you had to hang on to your plane ticket like it was gold dust. These days you don't even need a ticket; your ID book is enough.

The internet has changed almost every aspect of our lives, but until now the way we buy insurance has remained unchanged. Until now. Sanlam is proud to announce the launch of www.icover.co.za. 'I' stands for internet. 'I' stands for insurance. And 'I' stands for you. Everything happens online, in a matter of minutes – no brokers; no certified copies; and no listening to canned music while you wait for someone to pick up the phone.

The site offers **funeral** and **accidental death cover** for people who realise that there are some financial services and insurance products that do not require advice. Brokers don't only add to the cost of your cover, but they can also encourage you to buy products you don't really need. On Icover, the entire process is completed without an advisor or call centre agent – completely at your convenience.

Losing a loved one is crippling enough as it is, without the cost of a funeral – especially one which requires family members travelling across the country to attend it. We all know we should have **funeral cover**, but many of us don't get around to it. This is where Icover comes into play. You simply choose who you want the policy to cover (it could just be you or you could include family members) and how much you want the payout to be, and the site calculates your monthly premium. If the premium is too much for you, just adjust the payout and who you want to cover until you get a premium you can afford.

Payment is also made online, and can be set up in a number of ways. EFT, credit card, debit card or bank debit order. The site is available 24 hours a day, 7 days a week so you can arrange cover whenever you want. The whole process only takes a few minutes, and you don't even have to turn the volume down on Isidingo while you're doing it.

Maybe you don't need funeral cover, but someone you employ does. A domestic worker or a gardener, perhaps. We all know how important funerals are in some cultures. You could help your employee set up funeral cover for his or her family from the comfort of your own home. You could do so safe in the knowledge that he or she knows what she is paying for and knows how much it will cost every month. And you could set up a payment option which works for both you and your employee. Now that's what I call thinking ahead.

At holiday times, those of us who travel to see our loved ones are at more risk from **accidental death** than usual. It's not a nice thought, but it's true. Or maybe there's some other reason for you being more at risk at any given time. On Icover you can get short term cover for accidental death at the click of a button.

You know when you are more at risk, so you can choose when to activate the cover: the policy is valid for one month from the date of purchase, and it is renewable. It's flexible too: you decide who the policy should cover and how much the payout should be, and the site will calculate your premium. If you can't afford the premium, enter new figures and try again.

Like all Icover policies, payment is simple, fast and secure, and it all happens online. You can help someone else get cover if you want to, without having to interrupt your day by standing in line. This short term cover is the kind of thing you would never, in days gone by, have got round to before going on holiday. Thanks to Icover you can now enjoy your holidays without having to fear the worst.

Icover is just another way that Sanlam is making your life easier and safer. Visit the website at www.icover.co.za to find out more.