



**BMW
MOTORRAD**

BMW Financial Services

ASSURANCE FOR EVERY JOURNEY WITH ASSETLIFE CREDIT PROTECTION AND BMW FINANCIAL SERVICES

MAKE LIFE A RIDE

zest!life

Cover you can trust.

People you can depend on.



SECURE EVERY MILE

Drive with peace of mind knowing Assetlife credit protection insurance has you covered—all at a low monthly premium. Designed with your journey in mind, it's time to discover the advantage of seamless, affordable protection.

WHAT IS CREDIT PROTECTION INSURANCE?

Credit protection insurance ensures that your finance and loan agreements are settled should you pass away or become permanently disabled. It protects your loved ones from inheriting debt, leaving them with valuable, debt-free assets like your home, your BMW Motorcycle or your household items.

When credit is extended, the majority of banks and finance companies insist on credit protection insurance. While this coverage is designed to safeguard your interest, it often comes with a significant cost.

DOES ASSETLIFE HAVE LOWER PREMIUMS?

Absolutely. Assetlife delivers a comparable range of credit protection benefits at a reduced cost, regardless of where your loan was obtained.

WHEN SHOULD YOU CONSIDER USING ASSETLIFE COVER?

For those without credit protection insurance, Assetlife provides the full benefits of this cover seamlessly and at lower premiums.

Already covered by credit protection insurance? By switching to Assetlife, you can enjoy lower monthly premiums without compromising quality. Experience intelligent cover, greater value and significant savings.

HOW ASSETLIFE DELIVERS EXCEPTIONAL VALUE:

Discover the three reasons behind Assetlife's competitive premiums:

Individual premiums.

Unlike conventional credit protection that applies uniform premiums, Assetlife calculates premiums individually, ensuring you aren't subsidising the cost of individuals that are considered of greater risk.

Consolidated cover.

While conventional credit protection policies cover a single credit agreement, Assetlife covers your home loan, vehicle finance contract, personal loans and credit cards using a single comprehensive policy. This eliminates duplicate admin costs and streamlines your financial journey.

Assetlife offers fair, transparent pricing.

While conventional credit protection often includes excess profit margins, Assetlife charges premiums that are reasonable and reflect the risks that are covered.

Premiums are reviewed annually on your policy's anniversary and based on various determining factors. Any adjustments will be communicated at least 31 days prior to implementation.



IS ASSETLIFE COVER BETTER?

Conventional credit protection provides cover for the amount of the outstanding balance on the credit agreement. It is then settled directly with the bank or finance company. Assetlife alternatively offers cover for the full original credit agreement balance. This is settled directly with your bank or finance company, and the balance i.e. the amount that has already been repaid on the credit agreement, is payable to the policyholder or the policyholder's beneficiary.

WHAT MAKES ASSETLIFE STAND APART?

After your Assetlife covered finance is fully repaid, the policyholder is given a choice. They can choose to use the policy to cover future finance agreement/s while still benefitting from the policy's competitive premiums. Alternatively, they can choose to continue with the cover, whereby it will automatically switch to a normal life insurance policy. This will cover death and disability, with the proceeds of the policy being paid to the policyholder or their nominated beneficiary.

THE SCOPE COVERED BY ASSETLIFE.

ASSETLIFE CAN COVER THE POLICYHOLDER FOR:

- Death
- Permanent Disability
- Temporary Disability
- Retrenchment
- Critical Illness
- Family cover for injury in a road accident
- Family access to Road Cover Road Accident Fund claims management service*

* This is a Non-Underwritten benefit and is not regulated in terms of the Financial Advisory and Intermediary Services Act ("FAIS Act") and therefore, you are not afforded the same protections which apply in respect of financial products or services which are regulated in terms of the FAIS Act.

CAN ASSETLIFE'S COVER BE INCREASED?

Drive protected—now and into the future. Assetlife offers automatic access to double the original amount insured. No medical or lengthy insurance applications are needed when you require additional credit protection for further finance agreements. You can simply use the same policy over and over again.

COVER WITH NO MEDICALS.

Assetlife provides up to R10 million in cover, with medicals only required for cover beyond R2 million. This cover is available to all South African residents under the age of 61.

To ensure fair and focused protection, the policy applies a waiting period to select benefits and includes a pre-existing conditions clause. This excludes claims that arise from conditions that the policyholder was aware of 12 months prior to taking out this policy, which result in a claim within 12 months of the cover commencing.

When transitioning from a similar credit life policy, the pre-existing condition period and waiting periods will not be applied again if they had already expired under the previous policy. The unexpired portion of any pre-existing condition period or waiting period will be applied.

While comprehensive, the policy excludes claims from suicide, intentional injury or participation in acts of war or crime. Please refer to the policy wording for full details and applicable waiting periods.



CONTACT US

For exclusive details and advice, please contact Zestlife on

Tel: 021 180 4220/0860 009 378

Email bmw@zestlife.co.za

Visit www.zestlife.co.za today.

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