



## Protection for your Asset and Finance Agreement

### Vehicle and Asset Finance Protection Plan

Underwritten by Liberty Group Limited

A Vehicle and Asset Finance Protection Plan is a credit life policy designed to settle the outstanding capital balance on your finance agreement up to a maximum of R1 million in the event of:

- Death
- Total and permanent disability
- Dread disease.

The policy will pay up to a maximum of 12 monthly instalments whilst you are temporarily disabled and up to a maximum of 6 monthly instalments if you are retrenched. There are no medical examinations and you can choose between level or monthly reducing premiums.

Pre-existing conditions will apply with a 24 month waiting period before a claim.

There is a Business Vehicle and Asset Finance Protection Plan for business customers that will exclude Retrenchment cover.

### Top-Up Cover

Underwritten by Standard Insurance Limited

Top-Up protects you from any major financial setback should your comprehensive insurance payout (at market value) not be enough to settle your loan.

#### Top-Up insurance benefits

- Covers credit shortfall
- Has a deposit protector or excess protector.

#### Additional options

- Return to invoice. Covers the depreciation of the vehicle in the event of a total loss. Return to invoice cover only valid for 24 months after inception of the policy.
- Instalment protector. Pays a maximum of 2 monthly instalments limited to R18 000 per instalment until the comprehensive insurer pays or rejects liability.

To take up Top-Up insurance you need to have a comprehensive insurance policy in place and insured for full value of the asset including all accessories.

### Touch-Up

Underwritten by Standard Insurance Limited

Provides you with cover for the repair or restoration of minor dents, chips and scratches caused by day-to-day motoring. Cover includes mag wheel scratch repairs and tar removal.

### Pre-Owned Warranty

Underwritten by Standard Insurance Limited

A motor warranty covers expenses incurred in the event of mechanical failure.

The policy covers all passenger and light commercial vehicles with a gross vehicle mass of less than 3 500 kg. The vehicle covered by this policy must be in a sound mechanical condition and have a valid roadworthy certificate.

Taxis, hire and rental vehicles, exotic vehicles, rebuilt vehicles, modified vehicles and vehicles used in any form of motoring competition are excluded.

### Commercial Shortfall Top-Up Cover

Underwritten by Standard Insurance Limited

Top-Up protects you from any major financial setback should your comprehensive insurance payout (at market value) not be enough to settle your loan.

#### Commercial Shortfall Top-Up Cover benefits

- Deposit benefit (when no shortfall loss has been incurred)
- Excess benefit
- Inconvenience benefit.

To take up Top-Up insurance you need to have a comprehensive insurance policy in place and insured for full value of the asset including all accessories

### Short-term insurance

We will provide you with a quote for your personal or business short-term insurance.

A quotation can be provided on the asset you finance or entire insurance portfolio with various insurance offerings.

**\*Terms and conditions apply to all the above products.**

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