

Cover your
business risks with

GREENLIGHT



GREENLIGHT
Business Overheads
Replacer Package

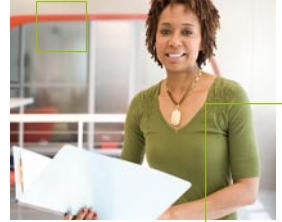
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The GREENLIGHT BUSINESS OVERHEADS REPLACER PACKAGE is designed to assist your business in meeting its overhead expenses if you become disabled and cannot do your own occupation due to illness or injury.

GREENLIGHT

GREENLIGHT Business Overheads Replacer Package

You are the owner of a business, and this business is dependent on you or a key employee for most of its revenue. If you or the key employee were to become disabled, even for a short while, what would happen to the business? What would happen to all those overheads that need to be paid each month?



Lost revenue makes it difficult to meet business overheads. The GREENLIGHT Business Overheads Replacer Benefit pays the expenses that you cannot meet because of the loss in revenue. It is not meant to replace the lost revenue.

Some of the expenses that will be covered include rent or mortgage bond interest payments, property taxes, electricity, water and telephone bills. On the other hand, depreciation, the cost of goods or merchandise or additions to inventory, the cost of furniture and equipment and capital repayments on any outstanding debt will not be covered.

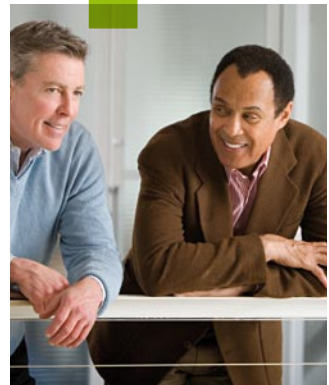
Tailor your benefit to meet your business need by choosing your waiting period. To ensure sufficient protection, a 7-day waiting period is pre-selected. A special feature of the 7-day waiting period is that, if you are hospitalised, you could be eligible to receive payment for the days you were disabled during the waiting period.

Upfront, you choose for how long you need the payment to continue. You can choose a Benefit Payment Set of 6, 12 or 24 months. If you exhaust the Benefit Payment Set, you receive Income Advancement and a second Set becomes available. (Claims in this Set are subject to certain conditions.)

If you are covered with a GREENLIGHT risk benefit, you also have free access to GREENLIGHT CARE 4U

0860 CARE 4U
0860 2273 48

GREENLIGHT Call Centre
0860 60 4500



www.oldmutual.co.za/greenlight



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