



PAYDAY POINTERS

Drive your way to Financial Health

October Pay Day Pointer

Safe and Secure

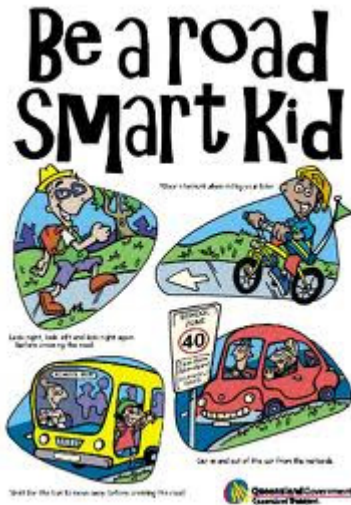
October is road safety month, a crucial awareness campaign in South Africa, where road accidents claim more than 13 000 lives each year. An accident could be financially devastating, but you can protect yourself by adhering to a few simple road safety tips, and by putting the right financial solution in place.

Arrive Alive statistics show that 90% of accidents are preceded by a road traffic offence and that in 80% of all accidents, the major contributing factors were aggressive, reckless, negligent or inconsiderate driver behavior.

Financial Protection

Accidents happen but you can ensure you have the right vehicle insurance to protect yourself against damage you may cause to your own, or someone else's vehicle, as well as damage caused to your vehicle by an uninsured driver.

The Road Accident Fund (RAF) will only pay medical costs at public health rates and only after a claim has been submitted- the right medical aid or medical insurance is absolutely crucial!



Simple Tips to keep you safe

Always wear your seatbelt.
 Ensure you have children safely buckled up, and in car seats to protect them
 Keep within the speed limit
 Obey all traffic rules
 Drive defensively, avoid aggressive behaviour
 Keep to the left and pass right
 Never drive under the influence of alcohol or drugs, or if you are ill
 Keep both hands on the wheel and eyes on the road at all times
 Keep your vehicle in a road worthy and safe condition
 If you are driving long distance, take regular breaks

Because we care, your company cares and your money matters!



Contact us :

011-326-0060 (JHB)
 086-148-3223 (CPT)
 086-148-3223 (PTA)
 086-148-3223 (KZN)

Knowledge is Power!

Check your policies and ensure you have the right cover in case of an accident!

Will Power!

Click [here](#) for assistance

Make sure the items you usually carry in your vehicle- such as sunglasses, handbags, cameras, cell phones and laptops-are covered under the All Risk section of your home contents insurance policy.

Make sure your will is updated! If you die without a valid will, the Master of the Supreme Court will appoint an executor to distribute your assets according to the intestate law succession.

Find out from Interface whether a basic will is suitable for your needs, remember that a basic will is better than no will. But making sure that your will is valid, is important!

Create a Finance File

Plan for an emergency, by keeping your will, a certified copy of ID and all your insurance documents in a finance file that can be easily found by your family should they need to access this information!

All insurance, life, medical and short-term-is only valid if only you comply with the law, and that includes all the road safety tips listed above

Protect yourself from a tax penalty! Remember Tax deadline on the 26th November.

The 26 November deadline for submission of tax returns for individuals is looming! Remember SARS can now garnish your salary if you have not complied to these regulations!

