



CORONATION

**CORONATION
LIFE ASSURANCE
LIMITED**

**Insure
& Win
PROMO**

FLEXIBLE INVESTMENT - EDUCATION PLAN (SHORT TERM)

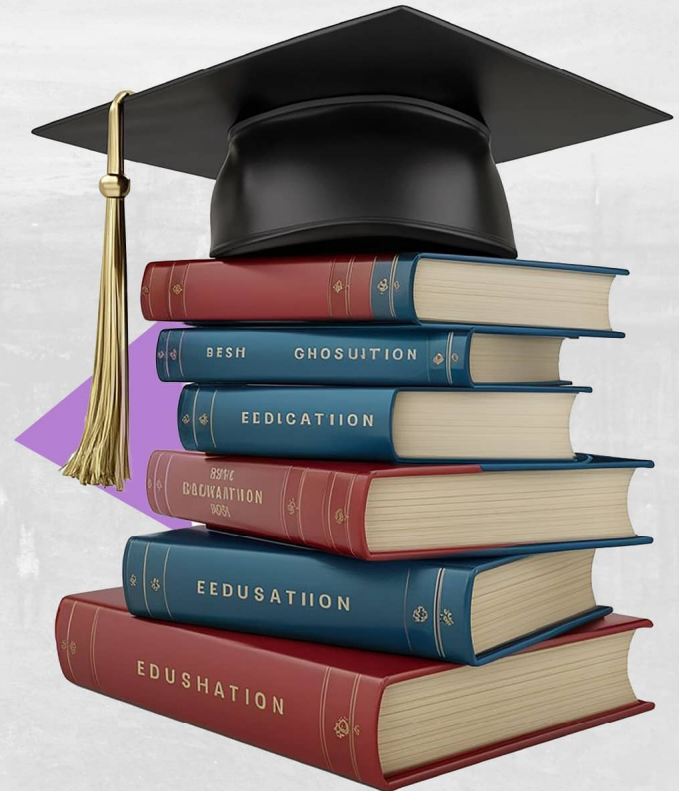
The Flexible Investment - Education Plan (Short term) is an insurance solution that provides the opportunity to adequately save funds toward meeting short-term obligations with an embedded free Life insurance.

Benefits

- Enjoy life cover while saving toward financial goal
- No underwriting for your convenience
- Flexible but high achieving short term financial goals
- Succour in the event of demise
- Premiums are tax deductible

Features

- Minimum annual contribution: ₦60,000
- Minimum duration: 1 year
- Entry age: 18-54 years
- Part withdrawal: Up to 85% of accumulated principal; however, interest will be affected if withdrawal is made within the first one year
- Premium payment frequency: Flexible (M, Q, HY, Y, S)
- Return on investment: Index linked
- Optional covers: permanent disability, critical illness and medical expenses as a result of accident





CORONATION REST EASY – LITE PLAN

This product is designed to cater for funeral and other funeral related expenses upon the death of the insured policyholder, spouse, parents or parents-in-law. In other words, it allows a maximum of 6 (six) lives.

It provides the Policyholder (or the named beneficiary) the amount projected for funeral and other expenses in respect of all the insured lives given that the policyholder(main life) is still alive.

Benefits

- Life Cover (Base Cover): provides financial protection to cater for the burden of funeral expenses in the event of death of the policyholder or the other lives assured during the policy term.
- There is flexibility on the sum assured, subject to limits of ₦20m for main member/spouse and N10m for parents or parents-in-law.
- Offers grocery of ₦25,000 on death of any member.
- Family support of ₦20,000, payable for 6 months on the death of the main life assured.

Features

- Provides a whole life cover up till the demise of the main life assured/policyholder.
- Premiums are payable for a fixed term of either 5, 6 or 7 years.
- Minimum entry is 18 years old for main life and spouse and 50 years old for parents/parents-in-law. Maximum entry is 60 years old for main life and spouse and 75 years old for parents/parents-in-law.
- Premium payment frequency: Flexible (M, Q, HY, Y, S).
- Minimum benefits is ₦1m (Main life and Spouse) and N500k(Parents and Parent in-laws).
- Maximum benefits is ₦20m (Main life and Spouse) and N10m(Parents and Parent in-laws).
- The policyholder cannot cover parents/in law lives assured if their age exceeds 50 years old.
- Medical underwriting is required if the sum assured is above ₦2m (for Parents and Parent in-laws) and ₦5m (for Main life and Spouse).
- Premium pricing is dependent on the sum assured and other underwriting considerations.

CRITICAL ILLNESS PLAN

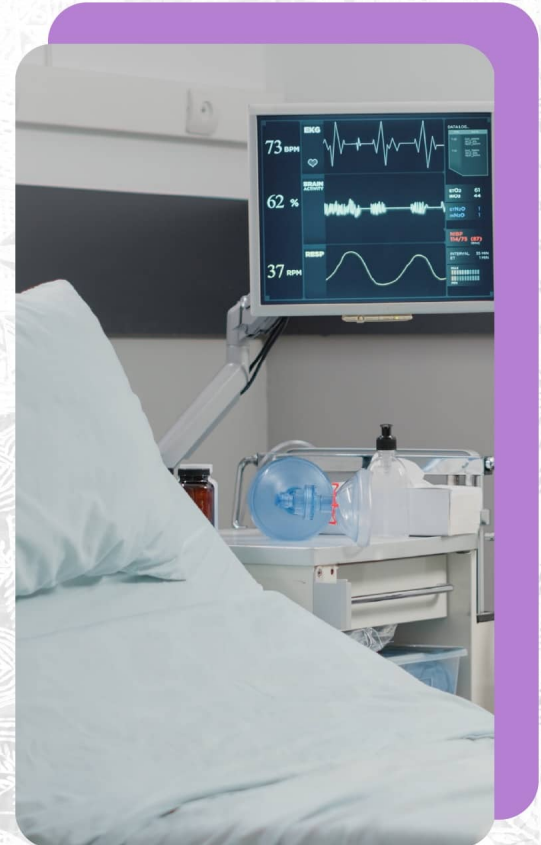
This cover is a life insurance product that pays out a lump sum if and when an insured person is diagnosed with specific life-threatening conditions covered under the policy and meets the requirements for a valid claim. The intention is to help consumers cover expenses associated with critical illness and also provide support and relief to the insured person and their families.

Features

- Provides for higher cover for critical illness beyond the threshold of normal HMO.
- Help to prevent out-of-pocket medical expenditure for critical illness subject to a minimum benefit of N500,000 and an optional cashback benefit of 10% of premiums paid at the end of the policy term, provided N500,000 and a maximum benefit of N30,000,000.
- The product includes that no claim was made under the policy and the policy did not lapse.
- Qualifies for Tax relief.

Features

- There is a waiting period of 6 months. The waiting period is waived in the event of medical testing being required as part of the underwriting process.
- Medical underwriting is required for sum assured above N10m and for persons above the age of 46 years.
- Cover can be provided for a term of up to 3 years.
- The minimum and maximum ages at entry for the life assured are 18 and 59 years old respectively.
- Premium payment frequency: Flexible (M, Q, HY, Y).
- Allows for minimum sum assured of N500k and maximum of N30m.



CORONATION EDUCATION LEGACY PLAN

This cover is a life insurance product that pays out a lump sum if and when an insured person is diagnosed with specific life-threatening conditions covered under the policy and meets the requirements for a valid claim. The intention is to help consumers cover expenses associated with critical illness and also provide support and relief to the insured person and their families.



Benefits

- This is an endowment product designed to make provision for the payment of policyholder's child's school fees and other incidentals at any chosen level of his/her education. It does this by providing for both a savings and insurance element.
- The savings element allows policyholders to pay specified periodic premiums aimed at the targeted lump sum value (or Sum Assured) over a period of time whilst enjoying insurance cover (i.e. the insurance element) equal to the targeted lump sum value (or Sum Assured) up to a maximum of ₦30,000,000.

Features

- The product is offered for a term of 5 – 30 years.
- The Policy offers cover for Death and Accidental Permanent and Total Disability (APTD). Critical Illness cover can be provided at an additional premium
- Additional benefits offered by the policy include:
- Family Income Benefit: 10% of life cover paid at the anniversary of the policy
- Waiver of premium benefit
- Academic Award (Best in Class): Up to 10% of your annual contribution, subject to a maximum of ₦100,000 (payable once)
- The age at entry for Death and APTD is 18 – 59 years; 18 – 54 years for Critical Illness.
- Exit age is 65 for Death and APTD, and 60 for Critical Illness Cover.
- Premium payment frequency: Flexible (M, Q, HY, Y, S).
- Minimum target sum/sum assured is ₦720,000 and the maximum amount is ₦30,000,000.
- Medical underwriting will be required for target sum/sum assured above ₦20,000,000.
- Premium pricing is dependent on the sum assured and other underwriting considerations.

ETERM TELEMEDICINE

This is an annual renewable term life policy which provides financial protection for loved ones arising from the losses as a result of death of the assured, total permanent disability as well as hospital medical expenses arising from an accident.

The sums assured and premiums are pre-determined thus the customer only needs to indicate which level of cover he desires.



Features

- Premiums are payable annually (Starts from as low as ₦13,000 per annum)
- It's a simple, flexible and annually renewable
- The age of entry is 18–49 years
- No medical test is required
- The sums assured and corresponding premiums are pre-determined and simplified to enable you make a choice according to your risk appetite and ability to pay the premium
- Medical expenses (as a result of accident) up to the medical expense limit, are payable once in a policy year
- Limited cover for permanent disability
- Higher cover available on request, but may be subject to medical test
- Access to 24hours telemedicine service via call to toll free line



CORONATION

**CORONATION
INSURANCE PLC**



HOUSEHOLDER/ HOMEOWNER INSURANCE

Comprehensive Householder/Owner Insurance policy is designed to cover the building and household contents of the insured such as furniture, fixtures and fittings, equipment and electronics etc. This policy is designed to meet the needs of the insured who do not own their home and also owners of building .

Benefits

The products will have the following features:

- Protects against damage caused by burst pipes, flood and earthquakes
- Provides financial compensation for items lost due to theft or fire
- Covers personal liability
- Limited Compensation for Death of the Insured due to fire or violent burglary
- Covers the loss of or damage to the landlord's fixtures and fittings
- Covers items stolen during break-ins
- Legal costs incurred under public liability are also covered
- Covers losses arising from fire damage or burglary

Additional cover at extra charges for All Risk coverage (including phones, jewelry, and other moveable items).

Note: Customer cannot take insurance cover for all risk items alone. It must be taken alongside Householder Insurance cover and will be charged additional premium.



BUSINESS PROTECTION BUNDLE

Business Protection Bundle Policy is designed to protect Businesses against loss or damages to the content/stock caused by fire and associated risks for property contained in a commercial building from theft involving violent and forcible entry.

This policy is designed to meet the needs of business owner who need protection for their goods & stock

It indemnifies the insured in the event of damage to their goods as a result of fire & burglary

Fire & Special Peril Policy: This policy is designed to protect against loss or damage to the insured's stocks/contents caused by fire and certain associated risks.

Burglary Insurance: Burglary and Housebreaking Insurance covers property contained within a commercial building from theft involving violent and forcible entry.

Features

The products will have the following features:

- 5 variants with different Limit of coverage and Premium payable.
- Combined fire and burglary coverage for Businesses.

Scope Of Cover

- It covers against loss or damage to stock/contents caused by fire and associated risks.
- Provides insurance protection for property contained within a commercial building from theft involving violent and forcible entry.



Benefits of cover

- Indemnifies against malicious damage of your property.
- Covers losses not resulting from fire alone e.g. burst pipes, flood etc.
- Insured items stolen during break-ins can be replaced
- It covers damages resulting from forcible entry and exit up to specified amount

TRAVEL INSURANCE

Travel insurance provides cover for risks associated with travelling out of your country of residence on a temporary basis. This cover includes medical expenses as a result of accident or illness, cost of repatriation and financial compensation to your beneficiaries in the unfortunate case of death while under cover.

Benefits

- It pays compensation for in-flight loss of checked-in luggage
- It pays compensation for delay of flight and delay of luggage
- It covers payment of medical assistance for illness or accident sustained while travelling
- It provides transport or repatriation for medical reasons for the insured and/or family members travelling with the insured
- It provides transport or repatriation of mortal remains of insured
- It covers emergency return home following the death of a close family member

Features

- It covers for loss of property, luggage and personal effects
- It provides medical expenses cover
- It provides accidental death cover
- It provides coverage for Schengen and many other countries worldwide
- It covers persons aged between 3 months and 80 years
- Period of Cover granted under this Policy shall not exceed 92 consecutive days each travel
- The scope of this Policy becomes void when the travel causing the acquisition of this Policy ends and/or the Insured arrives at his/her usual country of residence, whichever takes place first.



TRAVEL INSURANCE

Travel insurance provides cover for risks associated with travelling out of your country of residence on a temporary basis.

This cover includes medical expenses as a result of accident or illness, cost of repatriation and financial compensation to your beneficiaries in the unfortunate case of death while under cover.

<i>Premium</i>					
	Duration	Schengen Plan	Velvet Plan	Purple Plan	Turquoise Plan
1.	Up to 7 days	₦8,811	₦9,207	₦8,238	₦6,300
2.	Up to 15 days	₦10,769	₦12,276	₦10,984	₦8,399
3.	Up to 21 days	₦17,621	₦16,368	₦14,645	₦11,199
4.	Up to 32 days	₦19,579	₦20,460	₦18,306	₦13,999
5.	Up to 49 days	₦25,453	₦23,529	₦21,052	₦16,099
6.	Up to 62 days	₦30,348	₦26,598	₦23,798	₦18,199
7.	Up to 92 days	₦44,053	₦34,782	₦31,121	₦23,798
8.	up to 180days	₦51,885	₦61,381	₦54,919	₦41,997
9.	Annual multi-trip	₦76,359	₦81,841	₦73,226	₦55,996



COMPREHENSIVE MOTOR INSURANCE

This is a comprehensive insurance product that pays for damages to your vehicle as well as third party damages for which you are liable.

It also covers you in the event of your Vehicle being stolen or destroyed by fire.

SCOPE OF COVER - PRIVATE MOTOR VEHICLES/OFFICIAL CARS

PRODUCT NAME	COMPREHENSIVE MOTOR INSURANCE
Rate	5.00%
Cover Available	
Theft	✓
Fire	✓
Accidental Damage	✓
Third Party Property Damage Up To (TPPD N3,000,000)	✓
Third Party Bodily Injury/Death	Unlimited but reasonable
Minimum Covers At No Extra Cost	
Tracking Device	Free for vehicles of ₦5,000,000 and above.
Towing Limit	Intra ₦50,000, Inter ₦75,000
Personal Accident	₦20,000
Authorized Repair Limit Loss Of Personal Effect	₦100,000
	₦50,000
Top Up Covers Available At Extra Cost	
Riot, Strike & Civil Commotion	Free
Excess Buy Back	Free

Tick As Appropriate



PERSONAL ACCIDENT INSURANCE

Personal accident insurance cover is designed to provide financial help in the event of a serious/fatal accident, injury or disability. It covers death, permanent disability, Medical expenses suffered as a result of accidents

Benefits

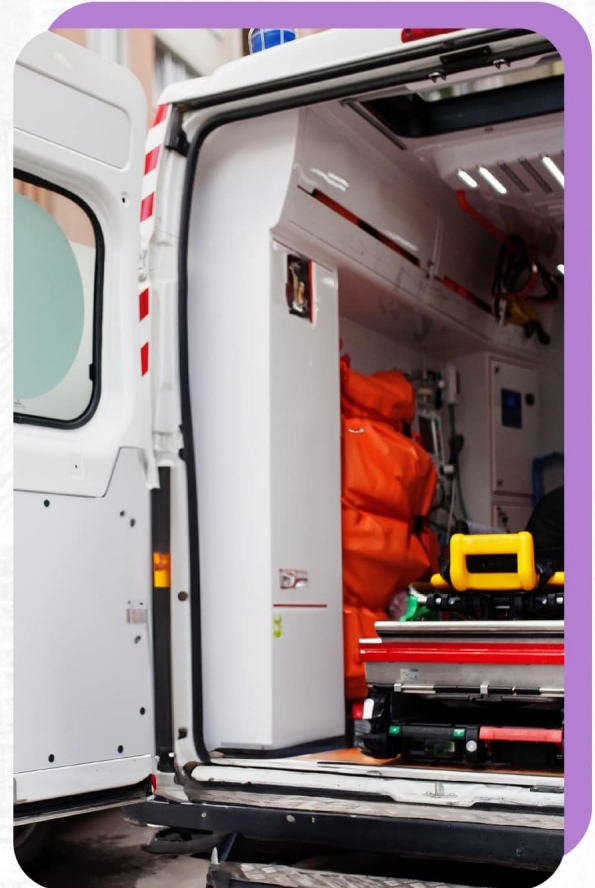
- Covers death, permanent, partial or total disability
- Covers cost of hospitalization

Features

- Cover is available to persons aged 18 – 65
- Cover can be extended to cover Spouse and dependant children (group personal accident)
- No benefit is paid if the insured survives the term

Premium And Benefit Table

Option	Death Benefit	Permanent Disability	Medical Expenses Limit	Premium
A.	₦200,000.00	₦200,000.00	₦10,000.00	₦2,000.00
B.	₦300,000.00	₦300,000.00	₦15,000.00	₦3,000.00
C.	₦400,000.00	₦400,000.00	₦20,000.00	₦4,000.00
D.	₦500,000.00	₦500,000.00	₦25,000.00	₦5,000.00



Contact Us Today!



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CORONATION LIFE ASSURANCE LIMITED

Your Partner in Securing a Brighter Future

CORONATION INSURANCE PLC

Your Partner in Securing a Safer Tomorrow

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