



**CORONATION**

# Insure and Win 2.0 Brochure



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**Coronation Life Assurance**



## Critical Illness Insurance Cover

This plan provides a lump-sum payment if the insured is diagnosed with a covered critical illness. It helps ease medical and living expenses, offering financial support and peace of mind for the insured and their family.

### Key Benefits

- **Gives you extra protection** for serious illnesses—beyond what your regular HMO covers.
- **Saves you from heavy medical bills** by reducing out-of-pocket expenses during critical illness.
- **Provides cover for accidents, disability, and loss of life**, ensuring your loved ones are supported.
- **Eligible for tax relief**, so you enjoy added financial benefit while staying protected.

### Plan Features

- 6-month waiting period before cover starts.
- No medical tests needed for cover below ₦10 million (if you're 46 years or younger).
- You can join the plan up to age 59.
- Flexible payment options – pay monthly, quarterly, half-yearly, or yearly.
- Choose any cover amount from ₦500,000 to ₦30 million.

## Term Protection Plan

is a simple, affordable way to secure your family's future. Enjoy flexible cover, tax benefits, and peace of mind knowing your loved ones are protected no matter what happens. The difference with this plan and the enhanced term plan is that this is not exclusively an annual plan and is dynamic based on age, duration of cover and the sum assured.

## Key Benefits

- **Big Protection, Small Cost:** Get solid life cover without breaking the bank.
- **Save More with Tax Benefits:** Your premium can help reduce your taxable income.
- **Flexible Cover, Your Way:** Add options like disability, critical illness, or accident protection to suit your needs.
- **Peace of Mind for Your Family:** Ensure your loved ones stay financially secure if anything unexpected happens.

## Plan Features

- **What You Pay:** Your premium is based on your age, cover amount, and how long you want the policy to run.
- **How You Pay:** Premiums are paid once a year for easy planning.
- **Who Can Apply:** Available to anyone between 18 and 65 years old.
- **Extra Protection:** You can add more cover—like Critical Illness, Permanent Disability, or Accidental Medical Expenses—for a little extra cost.
- **Medical Check:** A medical test is only needed if your chosen cover amount is above the set non-medical limit.

## Enhanced Term Assurance

Is a simple, flexible plan that protects your loved ones against death, disability, or accident costs. Pick a cover and premium that fits your budget — no medical tests needed. The difference between this and the Term plan is that this is an exclusively annual plan, with fixed premium and corresponding sum-assured for people within the ages of 18 and 64 years.

### Key Benefits

- **Big Protection, Small Cost:** Get solid life cover without breaking the bank.
- **Save More with Tax Benefits:** Your premium can help reduce your taxable income.
- **Flexible Cover, Your Way:** Add options like disability, critical illness, or accident protection to suit your needs.
- **Peace of Mind for Your Family:** Ensure your loved ones stay financially secure if anything unexpected happens.

### Plan Features

- **What You Pay:** Your premium is based on your age, cover amount, and how long you want the policy to run.
- **How You Pay:** Premiums are paid once a year for easy planning.
- **Who Can Apply:** Available to anyone between 18 and 65 years old.
- **Extra Protection:** You can add more cover—like Critical Illness, Permanent Disability, or Accidental Medical Expenses—for a little extra cost.
- **Medical Check:** A medical test is only needed if your chosen cover amount is above the set non-medical limit.

## Rest Easy Plan

Covers expenses for up to six loved ones. Funds are available to the policyholder while the main policyholder is alive or beneficiary if the policyholder dies, giving peace of mind for your family.

### Key Benefits

- Provides financial support if you or any insured family member pass away during the policy term.
- Flexible sum assured:
  - a. ₦5 million for main member/spouse.
  - b. ₦1 million for parents or parents-in-law.

### Additional Benefits:

- ₦25,000 grocery support for the family on the passing of any member.
- ₦20,000 monthly family support for 6 months if the main life assured passes away.

### Plan Features

- Enjoy whole life protection for you (the policyholder) and your loved ones.
- Pay your premium over a flexible period of 5 to 7 years.
- Age limits: Up to 60 years for you and your spouse, and up to 75 years for parents and in-laws.
- Flexible payment options: Monthly, Quarterly, Half-Yearly, Yearly, or Single premium.
- Coverage starts from: ₦1,000,000 for you and your spouse, ₦500,000 for parents and in-laws.
- Maximum coverage: ₦20,000,000 for you and your spouse, ₦10,000,000 for parents and in-laws.
- Premiums are tailored based on your coverage amount and personal underwriting details.



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## Motor Insurance (Comprehensive & Third-Party)

Get peace of mind on the road. Comprehensive cover protects your car and others from accidents, theft, fire, and natural events, while Third-Party cover protects against damage or injury to others.

### Key Benefits

- **Accident Protection:** Covers damage to your vehicle (Comprehensive only) and third-party property.
- **Theft & Fire Coverage:** Protects against loss from theft, fire, or natural events (Comprehensive only).
- **Third-Party Liability:** Covers injury or damage you cause to others (Both Comprehensive & Third-Party).
- **Peace of Mind:** Financial support to handle unexpected road incidents.
- **Flexible Options:** Choose between Comprehensive or Third-Party cover based on your needs.

### Plan Features

- **Accidental Damage Cover** – Covers repairs to your vehicle if it's involved in an accident (Comprehensive only)
- **Theft & Fire Protection** – Financial protection against theft, fire, and natural disasters (Comprehensive only)
- **Third-Party Liability** – Covers injury or damage you cause to other people or their property (Both Comprehensive & Third-Party)
- **Roadside Assistance** – Help when your car breaks down or needs towing (Comprehensive only / optional add-on)
- **Flexible Premiums & Payment Options** – Pay monthly, quarterly, half-yearly, or yearly (Both plans)
- **Legal & Claims Support** – Assistance with claims and legal matters arising from accidents (Both plans)
- **Optional Add-Ons** – Personal accident cover for driver/passengers, windscreen cover, etc. (Comprehensive only)



## Householder Insurance

Protect your personal belongings against theft, fire, flood, and household accidents. Perfect for tenants and renters, it gives you peace of mind for what matters most.

### Key Benefits

- **Protect Your Belongings** – Keep your home and valuables safe, including furniture, electronics, laptops, jewelry, phones, and personal items.
- **Affordable & Flexible** – Pay premiums that match the value of your belongings, without breaking the bank.
- **Wide-Ranging Protection** – Cover against theft, fire, burst pipes, floods, and even earthquakes.
- **Public Liability Cover** – Peace of mind if someone gets injured in your home and makes a claim.
- **Legal Expense Cover** – We handle the legal costs if public liability claims arise.
- **Personal Accident Cover** – Limited compensation if there's accidental death due to fire or burglary.

### Plan Features

- **What's Covered:**
  - a. Damage from burst pipes, floods, or earthquakes
  - b. Loss or damage from theft or fire
  - c. Public liability and legal costs
  - d. Limited compensation for accidental death due to fire or burglary
- **Premium:** Affordable and flexible — based on the value of your belongings.
- **Who It's For:** Perfect for tenants and renters who want to protect their possessions and enjoy peace of mind.

## Business Protection Bundle

We've got your back! Our protection covers physical damage to your property caused by fire and related events. It also covers your inventory and contents against theft involving a forced break-in.

### Key Benefits

- **Financial Security:** If the worst happens (like a fire), you have the funds to rebuild and start over, not pay out of pocket.
- **Worry-Free Plumbing:** You're protected from the high cost of repair and cleanup if a pipe bursts or heavy rain causes a flood.
- **Quick Replacement:** If you're broken into, you can quickly replace your valuables without draining your savings.
- **Ready for the Unexpected:** Peace of mind knowing you're covered for rare, major geological events that can cause catastrophic damage.
- **Seasonal Defense:** You can relax during the rainy or windy season, knowing you have a shield against major weather-related repair costs.
- **Protection from the Public:** If property damage occurs due to community unrest or vandalism, we cover the costs, so you don't have to.
- **Comprehensive Shield:** We offer a truly all-around safety net that includes industrial accidents and major outdoor fire risks.

### Plan Features

- **Core Protection:** Fire, Lightning, and Other Key Dangers
- **Water Damage:** Covers Non-Fire Water Damage - Includes loss or damage from events like burst pipes and flooding.
- **Security/Theft:** Burglary and Theft Coverage - Covers replacement of insured items stolen during a break-in.
- **Environmental:** Natural Disaster Protection - Coverage for losses due to Earthquake or Volcanic Eruption.
- **Weather Events:** Severe Weather Coverage - Protection against damage caused by Storm, Tempest, and Flood.
- **Vandalism/Civil:** Social and Civil Unrest - Covers damages resulting from Riots, Strikes, Lock-outs, or Malicious Damage.
- **Other Hazards:** Explosion and Bush Fire

## Personal Accident Insurance

Protects you and your loved ones from the unexpected. It covers death, permanent or partial disability, and hospital stays due to accidents. You can also extend the cover to include your spouse and children, giving your whole family peace of mind.

### Key Benefits

- **Pocket-Friendly Premiums:** Start from just ₦5,000 up to ₦12,500.
- **Guaranteed Payouts:** Get between ₦100,000 and ₦500,000, depending on your chosen cover.
- **All-Round Protection:** Covers you in case of accidental death, disability, or injury.
- **Peace of Mind:** Support your loved ones when they need it most.

### Plan Features

- Protects you from medical and hospital costs if you have an accident.
- One-year coverage — simple and straightforward, with no rollover of benefits or premiums.
- Offers peace of mind with protection for death or permanent/partial disability.
- Designed for individuals aged 18–65.
- Can also cover your spouse and children, keeping the whole family protected.



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**THANK YOU**