

✔ Disability Paid-up Benefit

Should the policy owner become totally and permanently disabled, the remaining participants on the policy will continue to have cover for the rest of their lives (except children). The Disability Paid-Up benefit is subject to the expiry of the waiting period.

✔ Retirement Paid-up Benefit

When the policy owner reaches retirement age the policy will be paid-up for life for all participants (except children), provided that premiums have been paid for at least 5 consecutive years prior to the date of retirement.

✔ Accidental Death Benefit

The Accidental Death Benefit is an automatically included benefit on the Essential Plan and Comprehensive Plan for immediate family where funeral cover is also selected. It is payable in the event of an accidental death of each member of the immediate family older than 14 years.

✔ Tombstone Benefit

The Tombstone Benefit is an optional benefit and may be added to the Comprehensive Plan. It may be taken as a standalone benefit, i.e. without funeral cover.

✔ Income Benefit

The Income Benefit is an optional benefit and may be added to the Comprehensive Plan. The Income Benefit will provide a series of equal monthly instalments as an income for a payment period of 6 months on the death of the policy owner.

✔ Livestock Benefit

The Livestock Benefit is an optional benefit and may be added to the Comprehensive Plan. It may be taken as a standalone benefit, i.e. without funeral cover. The benefit pays a lump sum towards the costs of purchasing livestock in the event of death of any participant subject to the expiry of the waiting period.

✔ Cashback Benefit

The Cashback Benefit is a loyalty benefit available on the Essential and Comprehensive Plan that pays 20% of the total policy premium received every 2-yearly policy anniversary (or interval period) during the lifetime of the policy on condition that all premiums due were paid and no claims were paid out in the interval period.



Tšelisaha. [®]

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Funeral plan

Speak to our consultants
and/or brokers today.

Together we can

Toll Free: 8002 2300

METROPOLITAN

Metropolitan Lesotho is a subsidiary of Momentum Metropolitan Holdings, a registered and authorised financial services provider.

WHAT IS TŠELISEHA?

Tseliseha group scheme is a whole life funeral product. It is offered to permanent Lesotho residents.

The product provides cover for the Policy owner, the immediate family, parents plus parents-in-law and up to 9 extended family.

The Scheme also has two plans the comprehensive and essential plan. Essential plan has an option of including the death paid benefit while the comprehensive plan is already built in, you also have the option of including certain benefits on the comprehensive.

Essential Plan and Comprehensive Plan.

WHAT'S IN IT FOR YOU?

- Receive a lump sum (once-off payment) towards costs associated with buying a tombstone and livestock
- Get a Cash-back benefit that pays 20% of the total policy, the premium received every 2 years during the lifetime of the policy (on the condition that all premiums due were paid and no claims were paid out in the interval period)
- It has a stand-alone feature-meaning that the policy owner can cover their family members without the main-member being covered

Competitive Edge

Metropolitan is the only Insurance Company that offer 20% cashback of premium after every two years

- Metropolitan Is the only Insurance Company that of Death, Retirement and disability paid up
- We are also the only Insurance Company that offer the stand-alone option where you can be the policy owner but not covered in the policy
- Lastly, we also offer a one month Waiting Period on all group scheme policies

Tšeliseha.®



Funeral plan

FUNERAL BENEFIT

The Funeral Benefit is the funeral cover selected by the policy owner for each participant on the policy. The policy owner must select one of the funeral benefit packages Listed below:

The Funeral Benefit pays a lump sum towards costs associated with cremation or a funeral in the event of death of any participant, subject to the expiry of the waiting period for the Funeral Benefit, which depends on the cause of death.

DEATH PAID-UP BENEFIT

Should the policy owner die during the policy term, the Death Paid-up Benefit will waive the total policy premium payable under the policy for the remaining participants for the rest of their lives (except for children), subject to the expiry of the waiting period.

Sales Consultant:_____

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Benefit Table	Benefit Description	Essential Plan	Comprehensive Plan
	Tombstone		✓
Livestock		✓	
Cashback 20% of premium after 2 years	✓	✓	
Paid up (Death, retirement and Disability)	(Paid for) ✓	✓	
Stand alone	✓	✓	
Accident Benefit (Double Payment)	✓	✓	
Waiting Period (One months on groups Scheme and six Month on other Product)	✓	✓	
Income Benefit for six months		✓	

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