



## Boiketlo Life Cover Plan: **Your Path to Secure Tomorrow**

Life's journey is beautiful, and with Boiketlo Life Cover, your loved ones can continue that journey with peace of mind, no matter what challenges arise. Boiketlo reflects our commitment to providing you with a reliable and caring life insurance solution.

## Flexible Coverage Tailored Just for You

We understand that life insurance should adapt to your unique needs. Choose from our flexible options:

1. Term Assurance (with or without Bond) with Accelerator Risk Rider Benefits\*\*: Enjoy consistent coverage throughout the policy term.

*You can choose optional joint ownership, a convenient feature that allows spouses to share a single policy for comprehensive life cover*

2. Whole Life Assurance with Accelerator Risk Rider Benefits\*\*: Lifelong security for you and your family

## Key Benefits



- Death Benefit: Provide your loved ones with a lump sum payment in the event of your passing – the foundation of your Boiketlo Life Cover.
- Accident Benefit: Enjoy free accidental death cover from the date your policy is issued until the commencement date, ensuring you're protected even before paying the first premium
- Cashback: Get a 5% cashback of total premiums paid every 5 years if no claims are submitted.



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## Optional Rider Benefits



We care about your well-being, and our optional rider benefits reflect this:

- Death Premium Waiver: Total policy premium is waived in the event of Premium Payer's passing.
- Disability Premium Waiver: We waive policy premiums if disability prevents the Premium Payer from working.
- Permanent Disability Benefit: Lump sum payout in case of permanent disability.
- Terminal illness: Accelerated payout of death benefit for terminal illness to assist with associated costs.
- Daily Hospital Benefit: Financial support during hospitalisation to bridge income gaps.



## Automatic Inflation Management (AIM)

Keep pace with inflation effortlessly by

selecting annual premium increases.

### Policy Details

- Entry age range: 19 to 66 years old.
- Sum Insured: Coverage ranges from M200,000 to M10,000,000. Coverage exceeding 10 million is available upon application and approval.
- Benefit Term: Choose between Whole of Life or Fixed Term (6 to 30 years).



## Cover Alterations

Life changes, and so do your needs. Boiketlo offers flexibility to adjust your coverage and add benefits as life evolves.

Your journey is filled with cherished moments. Boiketlo Life Cover is your steadfast companion, offering protection and support at every turn.

Embrace security with Boiketlo – the life cover that truly cares. Contact us today to secure a brighter tomorrow.

\*Terms and conditions apply. Boiketlo Life Cover is underwritten by Metropolitan Lesotho, registered with the Insurance Regulatory Authority.\*

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# BOIKETLO LIFE COVER

## Plan

Protecting Life,  
Preserving Legacies



Together we can

#WeArePartners

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