

ISLAND TREASURE



PROTECTION PLANS

TRUE TO LIFE. SINCE 1985

ISLAND
LIFE
ASSURANCE

PROTECTION PLANS - TRUE TO YOUR WELFARE

If there can be one certainty in life, it is that it only takes one second for every to go sideways. Nonetheless, meaningful choices are still within our hands and the insurance that everything will still be fine for others we leave behind resides in the magnitude of our vision.

With the endeavor to help you cope with the unpredictability of life, ILA has designed a series of Protection plans to help your loved ones overcome the arising uncertainties and doubts following an incident, through a reliable financial security.

ISLAND TREASURE

DECREASING TERM

ASSURANCE (DTA)

Do you know that in case of death/disability of a loanee, the amount owed to the institution that gives out the loan is not written off? In practice, that institution will call back its loan from the heirs of the loanee - the ultimate resort is selling off the property that was provided as security (mortgage) to settle the loan due.

This is why ILA has its Loan Protection Insurance policy. This product is meant for individuals contracting out a loan and provides protection to their heirs in case anything happens to them (death or disability).

FEATURES

1. Low cost Coverage
2. Guaranteed Sum Assured
3. Protection for the Family
4. Multiple premium payment options

CONDITIONS

Death Benefit	Sum Assured as per the benefit Schedule
Total & Permanent Disability Cover	Sum Assured as per the benefit Schedule
Age at Entry	15 – 69 Years
Maximum Maturity Age	70 Years
Minimum Sum Assured	50,000
Premium Payment Term	2/3rd or Full Term
Premium Modes	Monthly, Quarterly, Semi-Annual, Annual, Single