

## FREQUENTLY ASKED QUESTIONS.

In case the parent is not dead, will the policy pay?

Yes, if there is Critical Illness rider and the policyholder is diagnosed of an illness covered OR Total Permanent Disablement rider and the policyholder becomes permanently disabled as a result of an accident.

What happens if the child's stay in the school is delayed?

The company is not liable for a child repeating a class or if the sum assured is not adequate to meet the school fees.

## Because Education Is Their Future



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## PRODUCT OVERVIEW:

Education protection plan is a life insurance policy that is designed to ensure the continuation of a child's

education if anything happens to the parent, guardian or sponsor of the child's education.

The policy pays the child's school fees for the remaining term/semesters from the point the sponsor/parent/guardian becomes unable to do so as a result of death, critical illness (optional) or Accidental Total Permanent Disablement (optional).

## THE BENEFITS

- **Death Benefit:** If death occurs, the policy pays the amount chosen by you which is normally equal to the child's current annual school fees for the remainder of his or her education.
- You can choose to include Critical Illness benefit and/or Accidental Permanent and Total Disability: If you are diagnosed of a critical illness that is covered by the policy or suffer from a Permanent Disability as a result of an Accident, the policy pays the amount chosen by you which is normally equal to the child's current annual school fees for the remainder of his or her education.
- No matter what happens, your child's education is guaranteed.
- EPP helps you to cater for your children's education even when you are no longer available.



## FEATURES OF THE EDUCATION PROTECTION PLAN:

The policy pays for the school fees of the child(ren) for the remaining terms / semesters from the point the sponsoring parent dies or falls critically ill or suffers a permanent total disablement.

Cover is for 1 year and any claim in that year pays for the child's school fees till end of current level of education.

You can adjust the benefit required to ensure your child's education

Leadway EPP can cater for multiple children with varying years of education outstanding

You can choose to have the benefit guaranteed to increase at 5% or 10% annually.



## HOW IT WORKS:

You decide on the sum insured which is normally the Current Annual Fees multiplied by the number of years left in school.

You will be advised of the premium payable which is based on the Sum assured and Options included

You decide the frequency of payment (Annually OR per School Term/Semester.

\*Sponsoring parent is free to decide how much cover is required and the option.

\*Premium is based on age of sponsoring parent/guardian

\*Benefit is administered through nominated guardian which could be Leadway.