

# Relief in time of need





## Product Overview:

Comfort 5 Plus is an innovative insurance product that provides you protection against the risk of death, a named critical illness and the Medical Expenses resulting from an accident.

## The Benefits

Upon death, a lump sum of N250,000 is paid immediately, then a quarterly payment of N50,000 for the next 10 years.



Upon contracting a named critical illness, a lump sum of N750,000 is paid immediately and cover either ceases or continues depending on the option selected.

Reimbursement of medical expenses as a result of an accident up to an annual limit of N100,000.

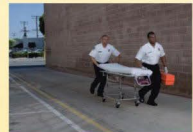


## The Features

- It is an inexpensive policy that gives you the power of choice and Offers you flexibility.
- It offers great protection against the unexpected for a full 5 years.



- Life Cover
- Critical Illness Cover
- Accidental Medical Expenses



Coverage is world-wide without the payment of a higher premium / you are covered anywhere in the world whether in the air, on land or on the sea.

Your benefits are tax free.

Beneficiaries can be changed at any time.

Premiums can be paid either as Single Premium, Annually, Half-Yearly, Monthly or quarterly

There are 2 benefit options available to you depending on the kind of cover you want:

Option A: If you fall critically ill, we shall pay a lump sum of N750,000 and the cover will terminate. Meaning that no other benefit will be paid again.

Option B: If you fall critically ill, we shall pay a lump sum of N750,000 and policy continues till expiry date of your policy. If you subsequently die before the end of the policy term, an additional lump sum of N200, 000 is payable.



## How It Works

The policy can be taken by anybody aged between 18 and 60 years. Comfort 5 Plus does not require you to undergo medical exam unless there's an indication of ill health.

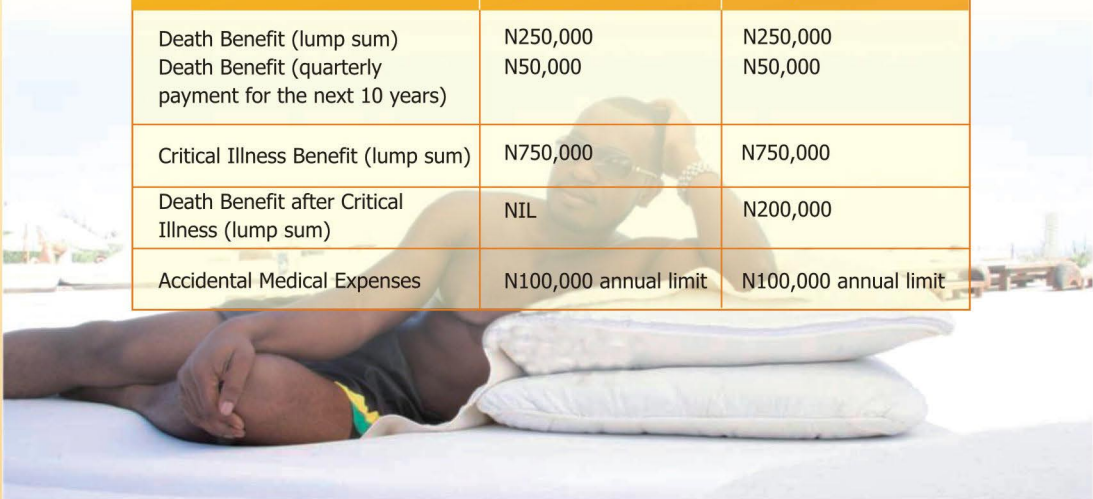


Each policy comes with pre-fixed premium and benefits. You can purchase more than one policy if you want higher benefits. However if you buy multiple units you may be required to submit to medical Examination

You can choose to buy Option A (where critical illness terminates the plan ) or Option B (where the policy continues even after critical illness occurs)

**The benefits attached to each policy are summarized in the table below**

	Option A	Option B
Death Benefit (lump sum)	N250,000	N250,000
Death Benefit (quarterly payment for the next 10 years)	N50,000	N50,000
Critical Illness Benefit (lump sum)	N750,000	N750,000
Death Benefit after Critical Illness (lump sum)	NIL	N200,000
Accidental Medical Expenses	N100,000 annual limit	N100,000 annual limit



## Frequently Asked Questions:

Q: Can I buy Comfort 5 Plus and any other policy?

A: Yes but you may have to submit to medical exam.

Q: Can I buy the policy to cover the whole of my family?

A: No. A different policy must be purchased for every adult between 18-60 years of age.

Q: If I fall sick, am I entitled to any claim?

A: You can only claim if you are diagnosed of a critical illness covered by the policy or you claim for medical expense following an accident.

Q: What is the maximum multiple of units I can buy?

A: 5

Q: Can I take a loan on this policy?

A: No. However, the policy can be assigned to a creditor.

Q: How soon will claims be paid?

A: Provided all required documents have been provided, the claim should be settled within 5 working days.

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