



NIC CAREER PLAN

NIC Career Plan is a term policy that builds cash value for your family over time. As long as premiums are up to date, the policy remains in force, and the beneficiaries will receive a fixed death benefit upon the insured's demise.

Age Limit

This life assurance cover is available for individuals aged 18–65 years, for a minimum duration of 2 years.

Premium Payment

Premiums can be paid monthly, quarterly, half-yearly, annually, or as a single premium.

The minimum monthly premium is Ushs. 30,000.

Another person who is not necessarily the main member may pay the insurance premium.

Benefits

Death Benefit

Covers both natural and accidental death, excluding death due to pre-existing conditions before the expiry of the waiting period and suicide.

Hospital Cash Benefit

Applicable if the policyholder is hospitalized for more than three nights. The cash benefit becomes payable from the fourth day of hospitalization and is subject to a waiting period of three months from the date of enrolment.

Savings Benefit

The client has the option to select a savings component, which becomes payable at the end of the contract term.

Permanent Total Disability Benefit

Pays a cash benefit equivalent to the death benefit if the policyholder becomes permanently disabled due to bodily injury resulting from illness or accident.

Critical Illness Benefit

Pays the death benefit if the policyholder is diagnosed for the first time with a covered critical illness while the policy is in force.

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