



NGABO YO: LAST EXPENSE PLAN

This is a financial management plan that guarantees a lump-sum cash payment upon the death of a member and provides peace of mind to families, employers, and groups of people.

It ensures that family savings and property are protected. Restores lost income upon the demise of a member and protects family members from incurring huge debts.

Age Limit

For adults, the maximum entry age is 70 years, and cover runs up to 85 years.

For children or dependents, the maximum entry age is 18 years.

The minimum entry age for children or dependents is 3 months.

Premium Payment

This is an annual cover with a premium of Shs. 60,000 payable annually.

The main member pays the insurance premium.

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

Benefits

Cash Benefit: Provides a cash payment upon the immediate loss of a loved one under the scheme, covering up to 10 family members.

Permanent Disability Benefit: Provides permanent disability cover for the main member.

School Fees Benefit: Provides a school fees benefit for children or dependents upon the death of the main member.

Fast Claims Settlement: Pays out within 24 hours upon submission of all required claim documents.

Funeral Service Option: Offers either a lump-sum cash payment or funeral services from selected funeral providers, depending on the option chosen.

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NIC Insurance is regulated by the Insurance Regulatory Authority