

## MISSION

"To provide affordable and accessible microinsurance solutions to the underserved through education, thus, empowering them to protect their interests and financial wellbeing."

## VISION

"To be the unique provider of affordable microinsurance solutions to the customers, regardless of their socioeconomic status, contributing to their resilience and long-term prosperity."

## CORE VALUES

Enlightenment

Simplicity

Integrity

Professionalism

Service Excellence

**Hashtag:** #insurance4all

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# VERTEX DIAMOND

*"Enjoy the best of both worlds"*



*"No claim cash back"*



## THE PLAN

**VERTEX DIAMOND** is a broad protection plan that provides payment of a pre-determined lump sum benefit (Sum Assured) to the life assured in the event of his permanent disablement, his being critically ill (as defined in the policy document) or his nominated beneficiaries if death occurs before the expiration of policy term. In addition, **VERTEX DIAMOND** offers a reimbursement of accidental hospitalisation cost (subject to a maximum limit of 5% of sum assured) for the life assured.

**VERTEX DIAMOND** policy term ranges from policy (3) year to (5) years and the maximum age at entry for any individual to be included in the plan is 67 years.

**VERTEX DIAMOND 50% Premiums and Benefits payable are free from tax deduction.**

**VERTEX DIAMOND** is suitable for individuals who prioritise their financial security in the event of an unexpected total permanent disability. The lump sum benefit provides invaluable protection against loss of income. The Plan is also good for individuals who do not want to leave their loved ones with the burden of paying off debt or other expenses in the event of their demise. Your protection with **VERTEX DIAMOND** is guaranteed if you pay your regular premium as and when due.

**VERTEX DIAMOND** is a term assurance with a benefit of 50% premium refund at the end of policy term (having paid all premiums), if there is no claim within the policy term. No premium refunds on policy cancellation within the policy term.



## KEY FEATURES

**VERTEX DIAMOND** provides:

- ✓ Cover for Accidental Total Permanent Disability. The benefit payable is the Sum Assured.
- ✓ Cover for critical illnesses (as defined in the policy document). The benefit payable is the Sum Assured.
- ✓ Cover for Accidental and Natural death. Lump sum benefit (Sum Assured) payment made to the beneficiaries of the life assured.
- ✓ Reimbursement of accidental hospitalization cost (subject to a maximum limit of 5% of sum Assured) expended by the life assured.
- ✓ A refund of 50% premium refund at the end of policy term (provided premiums are fully paid).

### Tax Advantage

- ✓ Premiums enjoy 50% tax rebate.
- ✓ Tax-free lump sum Accidental Total Permanent Disability Benefit.
- ✓ Tax-free lump Critical Illness Benefit.
- ✓ Tax-Free lump sum Death Benefit.

### OTHER FEATURES

- ✓ Life Assured was the option to change the named beneficiaries at any time.
- ✓ Low and affordable premium in accordance with the age of the life assured.
- ✓ No cash or surrender value during and at the end of the policy term.
- ✓ Policy will lapse without value where premiums are not paid as and when due.
- ✓ Lump sum Accidental Total Permanent Disability Benefit provides:
  - Immediate financial support for the life assured.
  - Supplementary benefit to other benefits.
  - Protection against loss of income.
  - Rehabilitation costs and other necessities.
- ✓ Lump Sum Death Benefit can be applied to:
  - Pay off debt.
  - Create an emergency fund.
  - Invest for growth.
  - Child/ward education.
  - A combination of any of the options.

**ALL PREMIUMS MUST BE PAID INTO VERTEX MICROINSURANCE COMPANY LIMITED BANK ACCOUNT. VERTEX MICROINSURANCE COMPANY LIMITED WILL NOT BE LIABLE FOR CASH PAID TO AGENTS AND REPRESENTATIVES.**