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LIFE INSURANCE POST COVID-19



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ABOUT LIFE INSURANCE AND BENEFITS

Life insurance is essential for every individual, It's not just financially protect the future of your loved ones, but it makes your family free from the debts and financial liabilities, bonuses along with the maturity benefit.

- 1** DEATH BENEFIT
- 2** MATURITY BENEFIT
- 3** BONUS
- 4** CASH BONUS
- 5** PAID UP
- 6** POLICY LOANS





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WHY LIFE INSURANCE IN THE ERA OF COVID – 19

Less than 4% of Covid-19 patients in India have insurance.

Many health and government agencies are predicting a hike in the coming time for COVID–19 in India and the importance of life insurance cannot be underlined enough in tough times such as today when COVID-19 has engulfed the globe. It is meant to cover the risks that you will envisage in the future and offer sufficient protection to your family and loved ones in your absence. The nominee at the time of purchasing life insurance gets a death benefit.

So if you buy a life insurance policy, including term insurance, your family can easily file a claim upon one's death and benefit from the sum assured given out to them. This could help them carry on their life without any financial worries and stay with the important milestones you had envisioned for them.



LIFE RISK HAS INCREASED AND SPENDING POWER GOT DECREASED

According to a global survey in the era of Covid-19 pandemic, life risk of every individual has been drastically increased and people around world have been exposed to a unexpected death due to invisible enemy of humanity.

On top of it due to pandemic, global recession has already started and people around the globe started losing their jobs and many businesses and industries are getting collapsed which will eventually decrease the spending power of individuals.

In such time frame it is very important for every individual to insure their life with the good life insurance policy to protect their loved ones.



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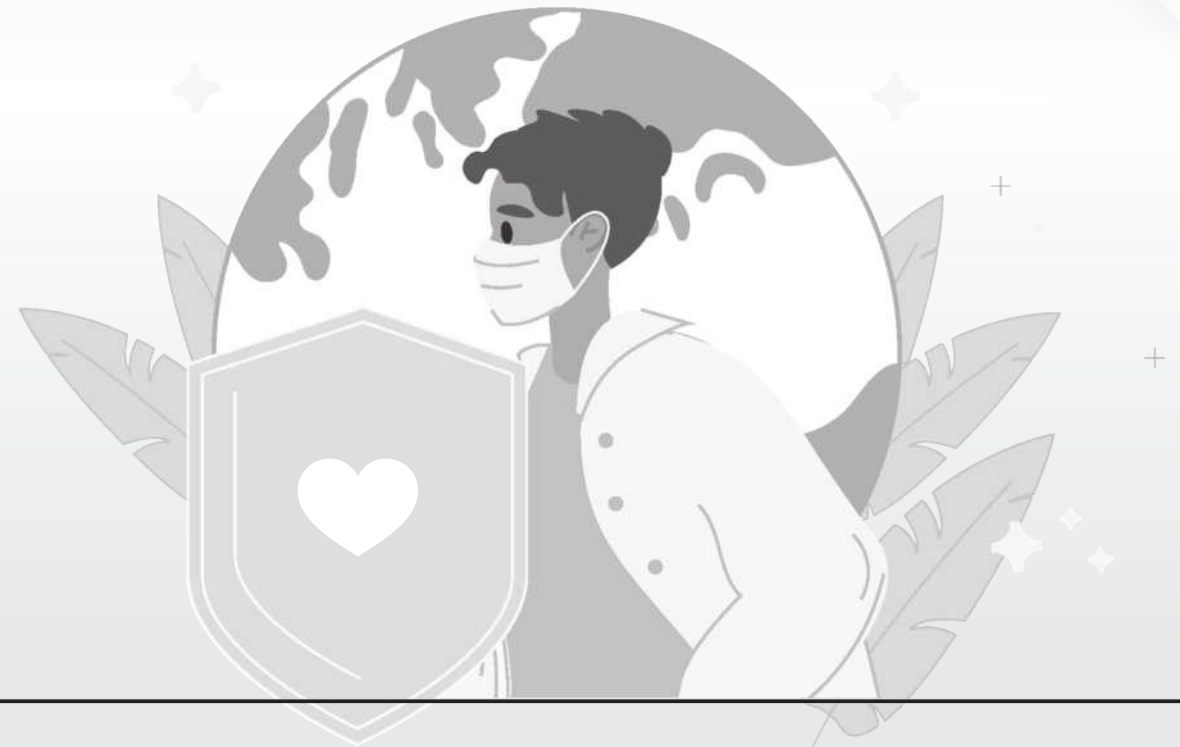


TENSED ABOUT HOW TO BUY THE RIGHT INSURANCE POLICY?

Our experts at MNCL can assist you in buying the right life insurance and term insurance policy by interacting with you remotely via phone call and a video conferencing app to understand your needs and suggest you the right policy which ensures the complete cover of your family and financial needs



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BUY INSURANCE ON A MONTHLY PREMIUM

Most of us know that a premium is the price paid for buying an insurance policy but several premium-related aspects are less well understood. What determines discounts offered on life insurance policy premiums? What are the different types of life insurance premiums? Premium payment frequency and what happens if you forget to pay? Did you know tax benefit is available only on premium paid for life insurance policies in your name or in the name of specified relatives? Basic knowledge of these is ..

In advance

Premium is required to be paid in advance and can be paid via cash up to Rs 50,000, (the limit set by IRDA for cash payments) cheque or DD. Further, most insurance companies have provided for payment of premium online.



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AUTOMATIC POLICY RENEWALS

The key purpose of your life insurance policy is to provide a contingency plan for you and your family. Certain life insurance policies have a predetermined time period for which they are active. Whether you receive a payout upon outliving that time period or not, it makes sense to renew your policy at the end of this period. If you do not apply for renewal, you remain uninsured for the rest of your life, and your family is left financially vulnerable. The whole point of insurance is hence lost if it isn't renewed. Hence we offer certain policies where they provide automatic renewals option.



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WHY TO BUY INSURANCE POLICY WITH US

- ✓ 100% Reliable
- ✓ Convenient Payment Options
- ✓ Unbiased Expert Advice
- ✓ Lowest Price
- ✓ Claim Support
- ✓ Happy to Help



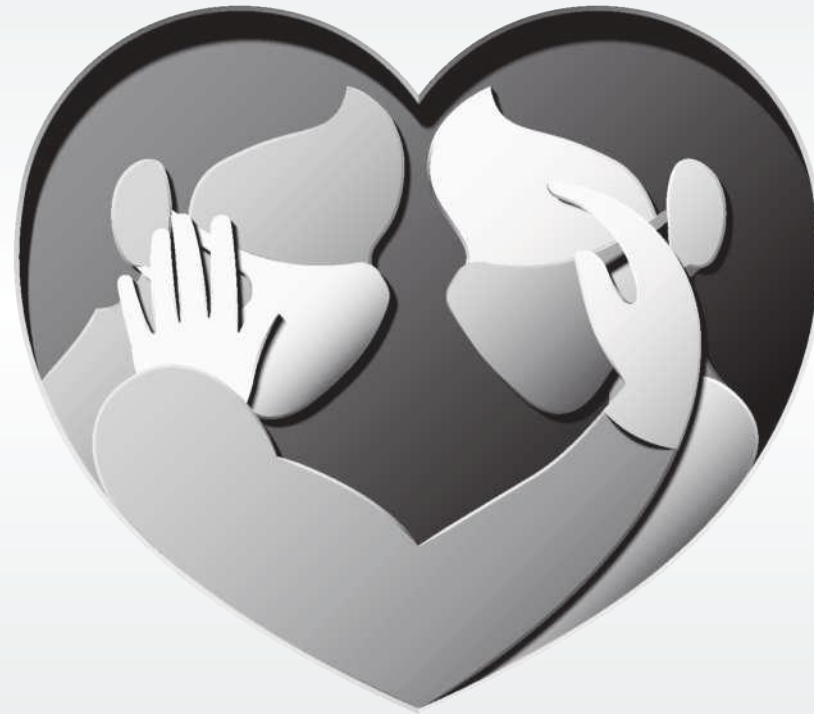
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INSURANCE IS
JUST LIKE A **MASK**



WEAR IT TO **PROTECT**
YOUR **FAMILY**



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