

Cover your Family

PERSONAL ACCIDENT INSURANCE :

It is always sad and sometimes tragic when a head of family falls victim of an accident. For, by definition, the event is sudden and unexpected. But when we are provident enough, we can provide for our families by buying a personal accident insurance policy. This contract has the advantage of securing, in case of death consequent to an accident, the payment of capital of your choice to your beneficiaries; in case of invalidity, it guarantees the payment of an important sum which may implement substantially your family's income. The policy guarantees, finally, the coverage of medical expenses, in case of injury.

A similar insurance is the personal accident for passengers on board. It is an ideal complementary coverage for your motor vehicle insurance, insofar as it provides the same guarantees for passengers who may be victims of a car accident.

LIFE INSURANCE :

This is still another and a more efficient way of protecting your family, in case of death or in case of total and permanent invalidity **WHATEVER THE CAUSE MIGHT BE**.

We provide three types of insurance for this purpose:

The first one, **the term life policy**, is very well known, because it is often required by banks to guarantee loans. This insurance is also perfectly suitable, for it guarantees to your family, or any other beneficiary of your own choice the payment of an important capital in counter part of a reasonable price.

The two other policies, **IBNI** and the "**Children Education Allowance**", guarantee to your school age children the payment of a regular income, during a certain period of time which you, yourself, determine, which makes it possible for them to complete their education.