



Mothusi Life Cover
a partner for life
and beyond

**IMPROVED
PRODUCT**

METROPOLITAN

Why Choose Mothusi Life Cover?

Mothusi Life Cover provides financial security for you and your loved ones, ensuring peace of mind. With multiple plan variations and optional benefits, it offers a flexible and reliable insurance solution.

Key Features & Benefits

- **Entry Age:** 19 – 66 years (Age Next Birthday)
- **Benefit Term:** Whole life or fixed term (6 – 30 years)
- **Sum Assured:** From BWP 200,000 to BWP 10,000,000+
- **Flexible Premiums:** Pay monthly or annually in advance
- **No Waiting Period:** Immediate cover for death due to natural or accidental causes
- **Suicide Waiting Period:** 24 months
- **Accidental Death Cover (Automatically Included):** Free cover from policy issue to commencement date - before the first premium is paid, limited to 30% of the cover amount, up to a maximum of BWP 300,000
- **Cash-Back Benefit (Automatically Included):** 5% of total premiums refunded every 5 years if no claims are made
- **Terminal Illness Benefit (Automatically Included):** 100% payout on confirmed diagnosis of terminal illness (Death Benefit reduced to zero upon payout)
- **Policy Flexibility:** Adjust cover amounts, payment methods, and add benefits anytime.

Premium Waiver Benefits

If the premium payer passes away or becomes disabled, Mothusi steps in - so your protection stays in place, no matter what.

Optional Add-ons

Mothusi Life Cover lets you personalize your protection with a range of rider benefits that provide even greater peace of mind. These optional add-ons are designed to support you during life's unexpected events:

- > **Death Premium Waiver:** Ensures continuity of cover by waiving future premiums in case of the premium payer's death, preventing financial burden on the surviving family.
- > **Disability Premium Waiver:** Waives policy premiums if the premium payer becomes disabled and is unable to work, ensuring continuous coverage.
- > **Permanent Disability Benefit:** Provides a lump sum payout if the main life insured becomes permanently disabled (accelerates the death benefit), helping with medical bills and lifestyle adjustments.
- > **Daily Hospital Benefit:** Pays BWP 500 or BWP 1,000 per day for each day the main life insured is hospitalized (up to 15 days per admission and 30 days per year), easing the financial strain of medical care.
- > **Automatic Inflation Management (AIM):** Choose annual premium increases [5%, 10% or 15%], with corresponding cover increases [3%, 6% and 9%], ensuring your cover keeps up with inflation.



Mothusi Lifeline

Whole life cover ensuring lifelong financial support. Perfect for individuals who want guaranteed protection for their loved ones.

Included Benefits:

- Whole of Life Cover (no expiry)
- Accidental Death Cover
- Cash-Back Benefit
- Terminal Illness Benefit
- No Waiting Period
- Policy Cession (to individuals or institutions)

Optional Add-ons:

- Death Premium Waiver
- Disability Premium Waiver
- Permanent Disability Benefit
- Daily Hospital Benefit
- Automatic Inflation Management (AIM)



Mothusi Term Shield

Protection for a **fixed term**, offering security and stability. Ideal for those looking for coverage over a specific period. Choose any term from 6 to 30 years.

Included Benefits:

- Fixed Term Cover (6 – 30 years)
- Accidental Death Cover
- Cash-Back Benefit
- Terminal Illness Benefit
- No Waiting Period
- Policy Cession (to individuals or institutions)

Optional Add-ons:

- Death Premium Waiver
- Disability Premium Waiver
- Permanent Disability Benefit
- Daily Hospital Benefit
- Automatic Inflation Management (AIM)



Mothusi Home Secure

Ensuring **mortgage protection** for your home, so your family doesn't have to worry about losing their home at death or disability. **No automatic medical underwriting** for cover up to BWP2.5 million (subject to proof of bond and completion of a health questionnaire; further underwriting may be required based on responses).

Included Benefits:

- Fixed Term Cover (6 – 30 years; term must match the mortgage term)
- Accidental Death Cover
- Cash-Back Benefit
- Terminal Illness Benefit
- No Waiting Period

Optional Add-ons:

- Death Premium Waiver
- Disability Premium Waiver
- Permanent Disability Benefit
- Daily Hospital Benefit
- Automatic Inflation Management (AIM)

Experience Security, Flexibility, and Protection with **Mothusi Life Cover.**

To Sign Up for this Product Contact your **Broker or Agent**

#BotsheloLoeto #TogetherWeCan

Together we can 



Metropolitan Life Botswana
www.metropolitan.co.bw
362 4400

Metropolitan Head Office

Plot 54352, East Tower,
Zambezi Tower, CBD
Private Bag 00231,
Gaborone, Botswana

