



Coronation Private Client

CORONATION

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CORONATION

CORONATION INSURANCE

ABOUT US

CUSTOMER EXPERIENCE

OUR INSURANCE OFFERINGS



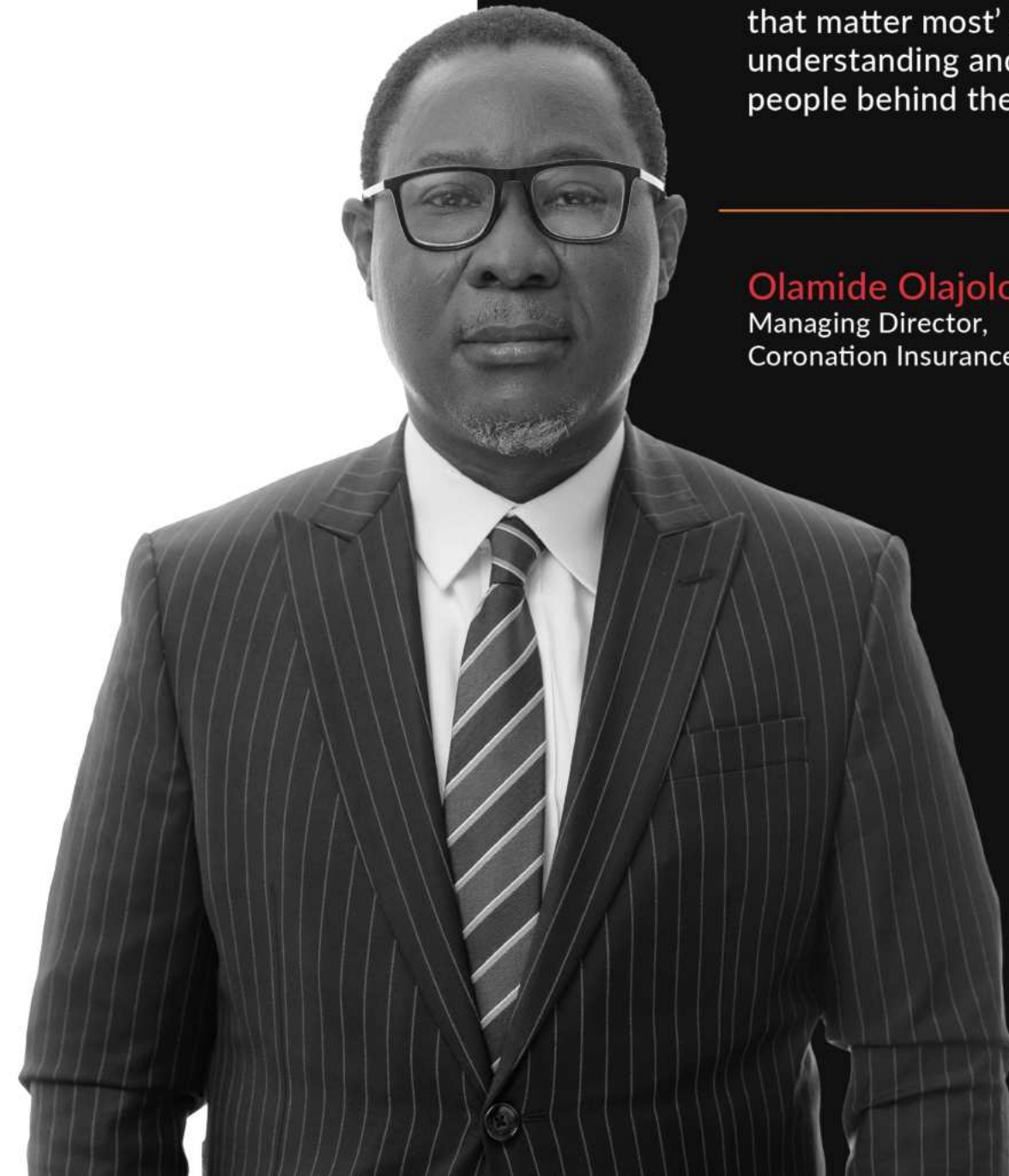
THE CORONATION RELATIONSHIP

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The strength of any insurance company lies not only in its policies but in the power of genuine relationships. At Coronation Insurance, we believe that meaningful connections with our clients pave the way for seamless service and unmatched protection. ‘Protecting the things that matter most’ begins with understanding and valuing the people behind them.

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Olamide Olajolo
Managing Director,
Coronation Insurance Plc.



ABOUT US

The most defining trait of our DNA is a relentless commitment to innovation that delivers superior outcomes to our customers. Our commitment is rooted in the storied history of Coronation, which began over 20 years ago when the foundation was laid for what has grown into a leading financial services franchise in Africa. Within that franchise, Coronation Insurance Plc, and its subsidiaries (Coronation Life Assurance Ltd and Coronation Insurance Ghana) offer an array of risk-protection solutions, catering to personal aspirations as well as corporate needs.

Coronation Insurance, along with other companies in the Coronation ecosystem share a common goal of helping more people attain financial well-being and prosperity. By leveraging the power of the ecosystem, we offer our customers bespoke insurance, lending and investment services, backed by cutting-edge technology and delivered by a dedicated team of exceptional talents.

TOP-OF-THE LINE WEALTH PRESERVATION SOLUTIONS: Designed For You

At Coronation Insurance, our promise is clear: we will deliver the most compelling risk-protection and wealth preservation solutions to our customers. We are driving this outcome through unparalleled investments in technology, processes and people, always keeping our customers' priorities front and center - just like we did at the beginning of our journey.

Our rich heritage dates to Nigeria's pre-independence era when we started business as West Africa Provincial Insurance Company (WAPIC) in 1958. Over the last six decades, our evolution has been marked by a relentless pursuit to meet our clients' evolving needs.

Historically, we covered only non-life risks. However, in 2000 we expanded our horizon by acquiring a license to underwrite Life Insurance as a composite insurance company. In 2007, the Life Business was separated from the Non-Life Business to become a wholly owned subsidiary.

In line with Coronation's pan-African focus, we expanded into Ghana by acquiring a license in 2009, to underwrite non-Life insurance business in the country. In 2020, we changed our name to Coronation Insurance, reflecting our corporate identity as a critical part of Africa's leading financial services ecosystem.

Today, Coronation Insurance stands as your prosperity partner, protecting the downside risks of our clients and customers. Drawing on our rich legacy and record of accomplishments, we stand as a pillar of trust, to protect your prized possessions and help you prosper.



SERVING YOU THE CORONATION WAY: The Attention You Deserve

Our Private Client Specialists seek to understand your personal and family priorities and design customised risk-protection products around those needs and lifestyles. In the event of a claim, your Private Client Manager becomes your point of contact, working with the claims team to restore you as quickly as possible to your desired lifestyle. Our specialist relationship management and claims teams are set up to provide you with the personalized products and services that fit seamlessly with your lifestyle.

Our bespoke offerings include:

- **Dedicated Personalized Services:**

Your success is our priority. As our Private Client, your journey is uniquely mapped with a Private Client Manager dedicated to understanding your needs and aligning our capabilities to exceed them.

- **Unique Solutions:**

Recognising the uniqueness of your needs, we craft bespoke policies that seamlessly embrace your lifestyle. Our Private Client Manager collaborates closely with you, ensuring your protection is well suited.

- **Fast Claims Settlement:**

Your peace of mind is our priority. Our commitment translates into swift claims processing within 48 hours, ensuring you experience minimal disruption to your life.

- **One-Stop Shop for Financial Solutions:**

Beyond Insurance, the Coronation Ecosystem offers a range of financial services, including Private Banking, Asset Management, Securities Trading, Wealth Management, Trusteeship, and Registrar Services. We are your one-stop financial destination.

HOMEOWNERS INSURANCE: Protecting Your Home

Home is where cherished memories reside, and safeguarding it is our pledge. When unforeseen things happen, our duty at Coronation Insurance is to restore the peace and physical comfort that our clients have worked hard for. Homeowners Insurance reflects the essence of personalized protection, covering damage caused by events like fire, burst pipes, fallen trees, and more. It extends its shield to cover injury to visitors and loss or damage to cherished possessions such as furniture & fittings, jewelry, electronic and electrical items, and other home contents as required by the client.



FEATURES OF HOME INSURANCE



Loss of Rent

Covers the loss of rent or the cost of alternative accommodation in case of fire damage to the insured building.



Personal Liability

Shields against legal costs arising from liability claims lodged by visitors to the property who suffer bodily injury or loss of their property while at the insured home.



All Risk Cover

This is an extension of the Homeowner Insurance. With an additional premium, the policy provides coverage against accidental damage or loss of movable items such as laptops, wristwatches, rings, etc. The coverage is subject to geographical limits.



Temporary Removal of Insured Items

Covers home contents during temporary removal for cleaning, repairs, or renovation.



Multi-Property Coverage

Covers losses arising from fire damage or burglary to your properties in more than one location, all grouped under one tailored policy.



Cover for Spouse and Family Members

This policy provides coverage for the belongings of the insured, their spouse, and other family members.

LUXURY MOTOR INSURANCE: Beyond Conventional

The car you drive reflects your passion and style. Coronation's Motor Insurance understands this and offers you above standard comprehensive coverage. This policy has been designed for drivers of higher value cars, and includes additional features that are not available in a regular car insurance policy.

With features like full comprehensive cover, your choice of garage, and no deductible fees for policy excess, we redefine motor insurance to cater to your higher value cars.



Fully Comprehensive Cover

Covers other individuals driving the insured's cars with permission.



Your Choice of Garage

We trust you to choose the garage where repairs are done, because we prioritise your convenience.



No Deductible for Policy Excess

With our excess buy back option, payment of additional premium means we will not deduct excess from the claim amount.



Courtesy Car/ Cash-in-Lieu

Should you need to borrow a courtesy car while your vehicle is being repaired, we will arrange a similar car to your own. Alternatively, we could pay you a daily amount from the receipt of the executed discharge voucher to ease your daily transport till your vehicle is repaired.



Discounted Premium

We offer a discount when more than one vehicle is insured under the policy.

TRAVEL INSURANCE: Exploring with Confidence

As you embark on foreign trips, our Travel Insurance shields you from unexpected contingencies. It covers medical expenses due to accident or illness, cost of repatriation and financial compensation to your beneficiaries in the unfortunate case of death while under cover, and many more.

Features of our Travel Insurance

A special travel insurance policy can be designed to cover an entire year of travel. It is a hassle-free way of ensuring that you and your family are insured for any number of trips throughout the year – and in certain cases, we provide it at no extra charge. The policy covers persons aged between three (3) months and eighty (80) years.

If the insured holds a yearly certificate for multiple trips, they are restricted to a maximum of 92 days per trip outside the country of residence. It is also crucial to notify us when initiating any subsequent trips to ensure continued coverage.

We compensate you for in-flight loss of checked-in luggage and for costs related to delay in the arrival of your luggage. In the event of illness, medical emergencies, and accidents sustained while travelling, our Private Client Travel Insurance will provide the necessary coverage in a seamless manner. This includes the costs of transport or repatriation for medical reasons for you or family members travelling with you. While on overseas travel, we will cover the costs of emergency return home following the death of a close family member.

In the tragic circumstance of loss of life, we will also cover the costs of transport or repatriation of mortal remains of the insured.

Our travel insurance provides coverage in Schengen and many other countries worldwide.

PERSONAL ACCIDENT INSURANCE: Protecting Your Tomorrow

We never plan to have accidents, but they do occur. In some cases, accidents can disrupt the income-earning potential of the affected person. Coronation's Personal Accident Insurance provides financial assistance in the face of accidents, ensuring you are covered against disability, injury, or death.



Benefits of Personal Accident Insurance

- Covers death, permanent, partial, or total disability.
- Covers the cost of hospitalisation as a result of an accident.
- 24-hour worldwide coverage.



Features of Personal Accident Insurance

- Available to persons aged 18 – 65 years.
- Can be extended to cover spouse and dependent children.
- Renewals cover spouse and dependent children younger than 21 years old.

PRIVATE CLIENT LIFE INSURANCE: Nurturing Your Legacy

We recognize that wealth creates both opportunities as well as some unique sets of risks. Protecting the things that matter to our high net worth clients is our specialty. Our clients desire to create or maintain lasting family legacies, protect their unique lifestyles, and ensure the sustenance of the financial security they have worked hard to build.

At Coronation Private Client Life Insurance Service, we know the level of attention that you require, and your dedicated Private Client Manager knows how to help protect and grow your family's wealth and heritage.



OUR APPROACH AND FOCUS

Personalised Interactions and Customized Solutions

Leveraging our experience in serving high-net-worth individuals, we know that individual needs vary. We deliver comprehensive wealth and asset protection through intelligent and customized Life Insurance solutions to help our Private Clients achieve their aspirations of personal and family wealth growth and preservation.

Leveraging Synergies to Your Advantage

With Coronation Private Client Life Insurance Service, we seamlessly provide specialised value-added services such as Wills, Trusteeship and Estate Planning to complement our specialized Life Insurance and Long-Term Investments solutions. We deliver these services through experts and specialists working at our affiliated companies in the Coronation ecosystem.

What is important to us?

We pride ourselves in delivering what we know is important to our unique clients, such as:

Wealth Transfer

We provide tax-efficient solutions that assist our clients achieve proper wealth transfer and supplement estate planning through the appropriate positioning of Life Insurance and Investment Linked Solutions.

Wealth Preservation

Through our long-term care planning strategies, we help our clients – individuals, families, and business owners protect their retirement income and lifestyles in the event of extended healthcare needs.

Business and Family Success Planning

Our commitment to our clients is to help them protect the businesses they have worked hard to build and ensure the continuity of the legacy they have created. Through our knowledge-based engagement methodology and customised solutions, we strive to preserve the intergenerational legacies of our clients, so that they live their lives with freedom.

OUR SOLUTIONS: Your Path to Prosperity

Our suite of solutions empowers you to navigate life's uncertainties while nurturing your aspirations. Whether it is Life Insurance, Investment-Linked Solutions, or bespoke Private Client offerings, our team of expert financial advisers tailor strategies that align with your goals.

Life Insurance

Our bouquet of Life Insurance solutions is available as a liquidity tool that effectively supports your financial portfolio, by allowing you to transfer assets to your family intact, free from the risk of liquidation for payment that may be associated with your estate. We can make our Life Insurance solutions available to you in options that provide financial support for generations. Our Life Insurance specialists can customise solutions that work for you.

Private Client Life Insurance

Our Life Insurance solution provides financial support for your family and loved ones whenever life happens. The policy is tailor-made and offers protection during a stated period or for the entirety of your life, depending on how you want it.

Critical Illness Plan

Our Critical Illness Plan provides financial support and protection during periods where you, your spouse, or any named family member requires extended healthcare needs. It pays a lump sum during episodes of named critical or terminal illnesses such as cancer, heart attack, strokes and other specifically named medical conditions.

Investment Linked Solutions

Our Investment and Savings solutions are a tax-efficient vehicle that offers you the dual protection of financial security in the event of death, disability, or critical illness as well as offering saving plans to ensure your family legacy is sustained, through its ability to serve as a liquidity buffer. It also enables you to transfer financial assets and manage your investment portfolio and asset allocation.

Our Investment-Linked solutions are designed for both the short-term and long-term financial planning needs of our clients. We offer these solutions in several variants. Our Private Client Specialists are available to schedule a session with you to design a custom solution around your needs.

Coronation Rest Easy

Our Rest Easy Plan is an insurance solution designed to cater for funeral and other funeral related expenses upon the death of the policyholder, their spouse, parents, or parents-in-law. The policy allows a maximum of six lives, and provides the Policyholder (or the named beneficiary) the amount projected for funeral and other expenses in respect of all the insured lives, given that the policyholder (main life) is still alive.

Retiree Life Annuity

Our Annuity is a unique income replacement product designed to provide you with a steady stream of income during your retirement years. With this plan, you make a single premium payment to Coronation, and in exchange, you receive regular payments starting from your retirement age and continuing for the duration of your life. Our annuity product provides a straightforward and hassle-free way for you to secure a reliable income stream during your retirement years.

CORONATION PRIVATE CLIENT TEAM



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WEALTH MANAGEMENT



CORONATION LEADERSHIP AND MANAGEMENT



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Olamide Olajolo
Managing Director,
Coronation Insurance Plc



Adebawale Adesona
Managing Director,
Coronation Life Assurance Ltd



Mary Agha
Company Secretary

SUSTAINABILITY: Investing in the Future

Investing in the Community, Sponsorships & Collaboration

We cherish exceptional performance in our people and nurture this spirit in the wider world through sponsorship activities that support talent development and creative thinking across Nigeria. We live in, not off, society. We support education and entrepreneurship in our local communities and protect the environment through volunteering, charitable partnerships, and sustainable working.

Collaboration with The Aig-Imoukhuede Foundation

We partner with The Aig-Imoukhuede Foundation on projects that deliver sustainable outcomes in primary healthcare, public service delivery and capacity building. One of these is an ambitious project that delivers an Enterprise Content Management (ECM) solution to the Office of the Head of the Civil Service of the Federation (OHCSF) of Nigeria. This initiative will provide the much-needed capacity development and operational efficiency to the Nigerian public sector.

Coronation Art Gallery

The Coronation Art Gallery was launched in 2022 with a bold ambition to promote art appreciation and democratise access to art for all. The Gallery proudly exhibits the best of contemporary African artworks including paintings, sculptures, and mixed-media pieces, reflecting Coronation's commitment to nation-building, development, and community.

Coronation Insurance's Polo Tournament Sponsorship

Over the years, we have partnered with the Lagos Polo Club to host the prestigious Polo tournament held in Lagos, Nigeria. With this initiative, we enable talent development and sportsmanship in our local environment.

At Coronation Insurance, we are not merely an insurance provider; we are your partners in prosperity. Explore a journey where protection and growth merge, securing your today and shaping your legacy for tomorrow. Your dreams, your goals – we preserve them for good.



CORONATION

For more information

Please contact us to discuss with one of our private client relationship managers

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