



Let's Talk.
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SAGICOR CANCER PLUS


Sagicor Life


Sagicor Life

ONE CHANCE IS ALL YOU NEED...

...CHANCE FAVOURS THE PREPARED MIND.

CANCER PLUS

WHAT IS CANCER?

Cancer, for the purposes of this policy, means the uncontrolled growth and spread of malignant cells and invasion of tissue as evidenced by definite histology. It includes leukaemia, myeloma, lymphoma, Hodgkin's disease, malignant melanomas and squamous cell carcinoma but excludes non-invasive cancers in situ, Kaposi's sarcoma, and cancers caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS), HIV disease and other conditions related to or arising from HIV infection. Also excluded are conditions which may be considered pre-cancerous or having malignant potential such as leukoplakia, dysplasia, carcinoid, polycythemia, non-malignant melanoma, moles or similar lesions, colonic polyps, ulcerative colitis and chronic hepatitis B and C.

Jamaica has the highest incidence of prostate cancer in the world, for men over 50 years of age.

The incidence of breast cancer has also risen and younger women are now among those being diagnosed. However, with early detection and proper treatment, full recovery can be expected.

CANCER PLUS

This is a non-medical plan that is intended to provide you with ready cash in the event you are diagnosed with cancer.

The cash benefit from this plan can assist tremendously in taking care of:

- Treatment and Recovery
- Major Medical Procedures
- Rehabilitation
- Transportation
- Possible Loss of Income
- Household/Living Expenses

Issue Ages

The plan is issued to persons between the ages of 18 and 64.

Premium Payments

Premiums are payable monthly or annually.

The minimum premium is \$6,000.00 per year (\$500.00 per month). A policy fee as determined by the Company is to be added.

The premium or policy fee payable may be increased at any time.

Coverage Available

Coverage is available in varying amounts. You decide on the level of coverage required, subject to payment of at least the minimum premium.

The maximum sum insured is:

\$8,000,000 between ages 18 and 50

\$7,000,000 between ages 51 and 60

\$4,000,000 between ages 61 and 64

Termination

The policy shall cease to be in force if any premium is outstanding for longer than 30 days. There is no surrender value. The policy also ceases on the payment of any benefit.

Benefit

The sum insured is payable on the first diagnosis of cancer.

No Claim Bonus

A full refund of all premiums paid on death, while the policy is in force or at the policy anniversary, nearest your 75th birthday or the 20th anniversary of the issue date, if later.

Non-Cancellable

Once the policy is in force, it cannot be cancelled by The Company.

No Medical Required

Underwriting will be on the basis of the attached simple application form.

FREE CANCER SCREENING *

The life insured has the facility to access a benefit under this policy to undergo FREE screening at the Jamaica Cancer Society. The first such test can take place after two years of the date of issue of this policy and every two years thereafter.

*Conditions Apply

Cancer Plus is one in a series of solutions to help you make smart financial choices across all aspects of life. Please ask your Sagicor advisor how this or other products can be part of a wise approach to your complete financial well-being.

