

Example:

Below is the schedule of benefits for one (1) unit of Family Protector purchased by an individual within Occupational Class I:

SCHEDULE OF BENEFITS	Proposed Insured	Proposed Spouse	Each Dependent Child
1.* Accidental Loss of Life	\$100,000	\$50,000	\$10,000
2.* Accidental Loss of: - Both hands or Both Feet or Sight of Both Eyes - Hearing in Both Ears or Speech - One Hand and One Foot - Either Hand or Foot and Sight of One Eye - Sight of One Eye or either Hand or Foot - Thumb and - Index Finger - Any Other Finger	\$100,000 \$100,000 \$100,000 \$100,000 \$50,000 \$15,000 10,000 \$7,500 \$100,000 \$5,000	\$50,000 \$50,000 \$50,000 \$50,000 \$25,000 \$7,500 5,000 \$3,500 \$50,000 \$2,500	\$10,000 \$10,000 \$10,000 \$10,000 \$5,000 \$1,500 1,000 \$750 \$10,000 \$500
3.* Accidental Permanent Total Disability	\$1,000	\$500	\$500
4. Accidental Medical Reimbursement (Maximum)	\$1,000	\$1,000	\$1,000
5. Accidental Hospital Weekly Indemnity Income Maximum Benefit: 52 weeks	\$5,000	\$2,500	\$500
6. Ambulance Reimbursement	\$1,000	\$500	\$500
7. Accident Weekly Indemnity Income (Benefit Period: 104 Weeks)	\$250	\$500	\$250
Accident Income pays: - From 1st Day - From 31st Day	\$250 \$500	- -	- -
Sickness Income pays: - From 31st Day	\$250	-	-

* The maximum combined benefits payable under 1,2 and 3 above are limited to \$100,000, \$50,000 and 10,000 for the Life insured Propoded Spouse and Each Dependent Child, repectively

* Conditions Apply

Note: The cost of one unit of the Family Protector, Class I is \$2,820 annually (plus applicable policy fees.). Each unit yields a maximum benefit of \$100,000.

Personal Accident is one of the solutions offered by Sagicor Life to help you attain your financial goals. Please ask your Sagicor Life Advisor how our products can form part of a wise approach to your complete financial well-being.

Lets talk!

Give us a call at **1-888-SAGICOR (724-4267)**

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PERSONAL ACCIDENT

This plan provides coverage in the event of an accident by combining eight (8) features to create Four (4) Protectors.





PROTECT YOUR LOVED ONES AGAINST ALL OF LIFE'S EVENTUALITIES.

PERSONAL ACCIDENT

PRODUCT OVERVIEW

Personal Accident provides coverage by combining the following features to create four (4) Protectors:

- i. Accidental Loss of Life
- ii. Accidental Loss of Eyes or Limbs
- iii. Accidental Permanent Total Disability
- iv. Accident Medical Reimbursement
- v. Accident and Sickness Weekly Indemnity Income
- vi. Accident and Sickness in Hospital Income
- vii. Accident and Sickness Income in Hospital Surgical Expense
- viii. Ambulance Reimbursement

PROTECTORS

Total Protector

The Total Protector covers six (6) areas of personal accident benefits:

- i. Loss of Life by Accident
- ii. Dismemberment, Loss of Sight, Hearing and Speech
- iii. Permanent Total Disability
- iv. Accident Medical Reimbursement
- v. Accident and Sickness in Hospital Surgical Expense
- vi. Accident and Sickness Disability Income

The issue ages for the Total Protector is ages 18 to 50.

Accident Protector

The Accident Protector covers (4) personal accident benefits:

- i. Loss of Life by Accident
- ii. Dismemberment, Loss of Sight, Hearing and Speech
- iii. Accident in Hospital income
- iv. Accident Disability Income

The issue ages for the Accident Protector is ages 18 to 50.

Family Protector

The Family Protector covers the proposed insured, a spouse and each dependent child in the event of any of the following:

- i. Loss of Life by Accident
- ii. Dismemberment, Loss of Sight, Hearing and Speech
- iii. Permanent Total Disability
- iv. Accident Medical Reimbursement
- v. Ambulance Reimbursement
- vi. Accident and Sickness Disability Income

The issue ages for the Family Protector is ages 20 to 50.

Single Parent Protector

The Single Parent Protector provides the following Personal Accident benefits to the proposed insured and each dependent child:

- i. Loss of Life by Accident
- ii. Dismemberment, Loss of Sight, Hearing and Speech
- iii. Permanent Total Disability
- iv. Accident Medical Reimbursement
- v. Ambulance Reimbursement
- vi. Accident and Sickness Disability Income

There is NO spouse benefit with the Single Parent Protector. The issue ages for the Single Parent Protector is ages 20 to 50 years.

General Notes

1. All Protectors are yearly renewable up to age 55 years.
2. Dependent children must be age 1-18 years except for full time students who are covered up to age 23.
3. Claims made on behalf of a spouse and dependent child are paid in proportion to the benefit payable to the insured as follows:
 - a. Claims made on behalf of a spouse pay 50% of the benefit payable to the proposed insured.
 - b. Claims on behalf of dependent children pay 50% of Accident & Sickness in Hospital and 10% of all other benefits payable to the proposed insured.
 - c. The Ambulance Reimbursement benefit pays 100% in all cases.

PREMIUMS

Premiums may be paid monthly, half-yearly or yearly. A policy fee, as determined by the company from time to time, applies.

MAXIMUM UNITS

The protectors are sold in whole units, i.e., a fraction of unit is not available for purchase. The maximum units available depend on the occupational class of the proposed insured as outlined below:

Class I	-	30 Units*
Class II	-	21 Units*
Class III	-	12 Units*

* Conditions apply

Personal Accident benefits are also available as additional coverage (riders) with some of Sagicor's leading insurance plans.