



# TRIPLE PROTECTOR PLUS

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Affordable Life Insurance coverage for nine (9) critical illnesses with up to \$8M in benefits.

\*No medical required



Sagacor Life



# TRIPLE PROTECTOR PLUS

## PRODUCT OVERVIEW

Triple Protector Plus is a non-medical plan that is intended to provide you with a lump sum cash benefit in the event that you are diagnosed with:

- Cancer
- Heart Attack
- Stroke
- Blindness
- Coma
- Deafness
- Loss of Speech
- Paralysis
- Major Burns

Full definitions for the purpose of the plan are given in the section, “Definitions” of this brochure. The plan is issued to persons ages 18 to 60. There is no cash value.

## PURPOSE OF THE TRIPLE PROTECTOR PLUS

Critical illness insurance - the Triple Protector Plus - provides a living benefit in cash directly to the insured. The amount paid can be used for any purpose, from immediate health-related costs to more general financial concerns such as looking after business, assets, or family — freeing the insured to concentrate more closely on getting healthy.

Advances in medicine mean that even when diagnosed with one of the conditions, you are likely to survive for some time. However, coping with a critical illness will not be cheap. The technology that may save your life could destroy your financial well being in the process. Recovery is often lengthy and expensive, involving losses to your personal wages and costs for care and treatment.

This cash lump sum helps ease financial worries while you are undergoing treatment and recuperating.

## 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 million for issue ages 18-50 and \$7 million for issue ages 51-60, unless the client already owns a Triple Protector, or a Triple Protector Plus and payment of the minimum premium results in a total sum insured greater than the relevant maximum. In this event, the sum insured on the new plan is that applicable to the amount provided by payment of the minimum premium.

## **BENEFITS**

The sum insured is paid on the first diagnosis of most forms of cancer, a heart attack, a stroke, blindness, coma, deafness, loss of speech, paralysis or major burns, provided that the diagnosis is not made within 180 days of the Issue Date. In this circumstance, the benefit is restricted to return of all Basic Premiums paid. Furthermore, claims must be made no later than 6 months after diagnosis.

## **PREMIUM PAYMENTS**

Premiums are payable monthly or annually to age 75 or for 20 years, if later, (the expiry date). The minimum premium is \$6,000 per year (\$500 per month). A policy fee as determined by the Company is to be added. The minimum premium or policy fee payable may be increased at any time. Furthermore, the Company has the right to change the premium rate at any time with the new rate applying to this Plan 45 days after due notice of the change is given in writing by the Company.

## **NO CLAIM BONUS**

A full refund of all Basic Premiums will be paid out on death, while the policy is in force, or on the expiry date, provided that all premiums have been paid.

The expiry date is the policy anniversary nearest your 75th birthday or the 20th anniversary of the issue date, if later.

## **TERMINATION**

Once the policy is in force it cannot be cancelled by the Company. However, the policy shall cease to be in force if any premium is outstanding for longer than 30 days. The policy also ceases on the payment of any benefit.

## **DEFINITIONS**

**Cancer**, means a malignant tumour characterized by the uncontrolled growth and spread of malignant cells and invasion of tissue. Cancer includes leukaemia and Hodgkin's disease but excludes all tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ, all forms of lymphoma in the presence of any Human Immunodeficiency Virus, Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus and any skin cancer other than malignant melanoma.

**Heart Attack**, means the death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiograph changes and by the elevation of cardiac enzymes.

**Stroke**, means a cerebrovascular incident resulting in permanent neurological damage but excludes Transient Ischaemic Attacks.

**Blindness**, means total, permanent and irreversible loss of all sight in both eyes, except as a result of untreated glaucoma where diagnosed.

**Coma**, means a state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously with the use of life support systems for a period of at least 96 hours and resulting in permanent neurological deficit. Coma secondary to alcohol or drug misuse is not covered.

**Deafness**, means total, permanent and irreversible loss of all hearing in both ears.

**Loss of speech**, means total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

**Paralysis**, means total, irreversible loss of muscle function or sensation to the whole of any two limbs as a result of injury or disease. The disability must be permanent and supported by appropriate neurological evidence.

**Major Burns**, means third degree burns covering at least 20% of the body surface area with survival for at least 30 days.

*Triple Protector Plus is one of the solutions offered by Sagicor to help you attain your financial goals. Please ask your Sagicor Representative how our products can form part of a wise approach to your complete financial well-being.*





Let's talk.

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

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