



Sagikor

TRIPLE PROTECTOR PLUS



Sagikor

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
- Coma
- Blindness
- Deafness
- Loss of Speech
- Paralysis
- Major Burns

For the purpose of this plan, full definition of each condition is provided in the Section: **DEFINITIONS**. The plan is issued to persons between the ages of 18 and 60. There is no cash value.



Purpose of Triple Protector Plus

Triple Protector Plus provides a living benefit in cash directly to the insured. The amount paid out 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 these diseases, you are likely to survive for a long time. However, coping with a critical illness is not 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 recuperation.

Coverage Available

The maximum sum insured is \$50,000.00 per life insured. Coverage is available in varying amounts. You decide on the level of coverage required, subject to payment of at least the minimum premium.

BENEFITS

The sum insured is paid on the first diagnosis of most forms of Cancer, Heart Attack, Stroke, Coma, Blindness, Deafness, Loss of Speech, Paralysis or Major Burns after the policy has been in force for 180 days.

Where diagnosis occurs within 180 days of the issue date, the benefit is restricted to return of all basic premiums paid. Furthermore, all claims must be submitted no later than 6 months after diagnosis.

Premium Payments

Premiums are payable monthly or annually to the expiry date. The expiry date is either to age 75 or for 20 years, if later. The minimum premium is \$100.00 per year (\$8.33 per month). A policy fee of \$15.00 per year or \$1.25 per month is inclusive. The premium or policy fee payable may be increased at any time and will apply to premiums 45 days after the Company gives notice of such increase.

No Claim Bonus

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

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 thirty (30) days. The policy also ceases upon 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 and 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. The evidence must be consistent with the diagnosis of heart attack.

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.

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

A coma is 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.

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 twenty percent (20%) of the body surface area with survival for at least thirty (30) days.

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
- Coma
- Blindness
- Deafness
- Loss of Speech
- Paralysis
- Major Burns

For the purpose of this plan, full definition of each condition is provided in the Section: **DEFINITIONS**. The plan is issued to persons between the ages of 18 and 60. There is no cash value.

Purpose of Triple Protector Plus

Triple Protector Plus provides a living benefit in cash directly to the insured. The amount paid out 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 these diseases, you are likely to survive for a long time. However, coping with a critical illness is not 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 recuperation.

Coverage Available

The maximum sum insured is \$50,000.00 per life insured. Coverage is available in varying amounts. You decide on the level of coverage required, subject to payment of at least the minimum premium.

BENEFITS

The sum insured is paid on the first diagnosis of most forms of Cancer, Heart Attack, Stroke, Coma, Blindness, Deafness, Loss of Speech, Paralysis or Major Burns after the policy has been in force for 180 days.

Where diagnosis occurs within 180 days of the issue date, the benefit is restricted to return of all basic premiums paid. Furthermore, all claims must be submitted no later than 6 months after diagnosis.



Premium Payments

Premiums are payable monthly or annually to the expiry date. The expiry date is either to age 75 or for 20 years, if later. The minimum premium is \$100.00 per year (\$8.33 per month). A policy fee of \$15.00 per year or \$1.25 per month is inclusive. The premium or policy fee payable may be increased at any time and will apply to premiums 45 days after the Company gives notice of such increase.

No Claim Bonus

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

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 thirty (30) days. The policy also ceases upon 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 and 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. The evidence must be consistent with the diagnosis of heart attack.

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.

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

A coma is 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.

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 twenty percent (20%) of the body surface area with survival for at least thirty (30) days.



Sagicor Life of the Cayman Islands Ltd.

198 North Church Street
P.O. Box 1087, George Town,
Grand Cayman, KY1-1102
CAYMAN ISLANDS

Tel: 949-8211
sagicorcayman.com