

**DO YOU  
WORK  
ACTIVELY  
AT THE  
FOREFRONT  
OF THE  
COVID-19  
PANDEMIC?**



Sagicor

Wise Financial Thinking for Life

#InThisTogether

# PROTECTING OUR FRONTLINES



COAST  
GUARD

FIRE

POLICE

FOOD  
CHAIN

TELECOMS

AIRPORT



**CariCARE ADVANTAGE PLAN  
FOR FRONTLINE HEROES**

**#InThisTogether**

# What is the CariCARE Advantage Plan for Frontline Heroes?

Frontline workers have been at the forefront of combatting COVID-19, saving the lives of many, whilst putting their own at risk. As one of many cherished Healthcare Heroes defending our good health, Sagicor wants you to know: 'We're in this together!

We have exclusively designed a plan for Frontline Heroes to provide you with Group Life, Accidental Death and Dismemberment (AD&D) and Critical Illness (CI) benefits for your peace of mind and protection.<sup>1</sup> This plan's CI benefits cover 10 major conditions:<sup>2</sup>

- 🛡️ 1. Heart Attack,
- 🛡️ 2. Stroke,
- 🛡️ 3. Coronary Artery Bypass,
- 🛡️ 4. Cancer,
- 🛡️ 5. Multiple Sclerosis,
- 🛡️ 6. Kidney Failure;
- 🛡️ 7. Major Organ Transplant,
- 🛡️ 8. Paralysis
- 🛡️ 9. Deafness
- 🛡️ 10. Blindness.

## LEVELS OF COVERAGE

Choose the level of life insurance coverage that suits you best, from either NAF50,000, NAF100,000, NAF 250,000 or NAF 750,000 supplemented with AD&D and CI benefits at premium rates developed just for you.

Age 18 to 64				
	Life Coverage NAF	AD&D Coverage NAF	CI Coverage NAF	Premium NAF
Level 1	50,000	50,000	25,000	20.00
Level 2	100,000	100,000	50,000	40.00
Level 3	250,000	150,000	75,000	75.00
Level 4	750,000	750,000	225,000	225.00
Dependant Children				
	Life Coverage NAF	AD&D Coverage NAF	CI Coverage NAF	Premium NAF
Level 1	50,000	50,000	25,000	10.00
Level 2	100,000	100,000	50,000	20.00
Level 3	250,000	150,000	75,000	37.50
Level 4	750,000	750,000	225,000	112.50
Age 65 and over				
	Life Coverage \$	AD&D Coverage \$	CI Coverage \$	Premium \$
Level 1	25,000	25,000	12,500	10.00
Level 2	50,000	50,000	25,000	20.00
Level 3	125,000	75,000	37,500	37.50
Level 4	375,000	375,000	112,500	112.50

1 Coverage is subject to the terms and conditions of the policy, including exceptions and limitations.

2 Each covered condition is delimited by its definition set out the policy.

## WHO CAN JOIN THIS PLAN?

This Plan has been specifically designed for the following persons:

- Group 1: - Frontline professionals who are actively-at-work in the essential frontline services including Protector services, Food chain workers, Media as well as all essential frontline related professionals.
- Group 2: - Administrative personnel and employees who work with and directly support frontline professionals in the delivery of essential services (“support workers”).
- Group 3: - Spouses and dependant children of individuals in Groups 1 and 2.

## ELIGIBILITY

- Minimum enrollment age:18
- Maximum enrolment age:75
- Individuals actively-at-work in the essential services field, as well as the employee, spouse or dependant child of a qualifying individual (the primary insured) who is working in the essential service.
- A paid-up member/ member in good standing of a frontline related association or other body.

## HOW TO ENROLL

Sign up through your association, employer or other body let us protect you with the Frontline Heroes Plan.

- Enroll within the Open Enrollment period and enjoy:
  - o Age 18 to Age 64 - No Underwriting / Must be actively at work
  - o Age 65 to Age 75 - Statement of Good Health / Must be actively at work

The minimum enrollment age of 18 applies to a primary insured and dependant spouse. After the open enrollment period, enrollees will be subject to full underwriting to determine medical insurability. Persons age 76 and over are not eligible for coverage.

## PERIOD OF COVERAGE

The insured may continue coverage beyond retirement. The maximum termination age is 99 and coverage will continue once premiums are paid as they become due and they are covered under an **Association/Board/Council or Company, who are also policyholders of this plan.**

Coverage for an insured or spouse can be maintained until age 99 for all three benefits.

- Life
- AD&D
- CI

Dependant children can be covered up until they attain age 19, or up to age 25 if they are registered full-time students of a tertiary institution.

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To be considered “actively at work”, an enrollee must be either permanently employed under a contract of service with a qualifying employer and usually engaged for a minimum of 30 hours each week; or must be a member in good standing of a qualifying association.

# UPGRADING AND DOWNGRADING OF LEVELS

## Upgrading

- Upgrades are only available at renewal
- A Statement of Good Health will be required to upgrade the policy from one level to the next higher level associated with this exclusive offer and insureds must have continued in good health to secure increased cover.

## Downgrading

- Downgrades are available at anytime

# LIMITATIONS AND EXCLUSIONS

## • Life

No payment will be made under this Policy for claims resulting directly or indirectly from suicide while sane or insane within 2 years of the commencement of insurance hereunder in which event the Insurer's liability will be limited to a refund without interest of the premiums paid by or on behalf of the insured.

## • AD&D

No payment will be made under this benefit for:

(1) loss occurring more than 365 days after the accident resulting in the accidental injury;

(2) loss resulting directly or indirectly from:

- (a) physical or mental infirmity or illness or disease of any kind;
- (b) ptomaine or bacterial infection other than septic infection occurring simultaneously with and solely in consequence of an accidental injury;
- (c) suicide or intentionally self-inflicted injury or any attempt thereat while sane or insane;
- (d) police duty or service in any military naval air or any armed force of any country whether war be declared or not;
- (e) war invasion act of foreign enemy hostilities (whether war be declared or not) riot civil war civil commotion insurrection rebellion revolution act of military or usurped power strike or any act incidental thereto;
- (f) participation or engagement in any submarine expedition or operation or in aeronautics, or contact sports, whilst driving or riding in any race or in travel by ship or aircraft (including ascent and descent) operated by a regular carrier other than as a ticket holding passenger;
- (g) violation of the law or any attempt to violate the law;
- (h) capital punishment;
- (i) an accident which occurs while the blood alcohol level of the life assured is 80 milligrams or more per 100 millilitres of blood.
- (j) inhalation of gas or fumes of any kind (whether voluntary or otherwise) resulting in poisoning asphyxiation or any other concoction;
- (k) poisoning or infection other than infections occurring simultaneously with and in consequence of an accidental injury;
- (l) intentional use of legal or illegal drugs;
- (m) accidental injury or death where there is no visible contusion or wound to the exterior of the body except death caused by drowning or internal injuries revealed by autopsy;
- (n) injury for which the employer is liable under the laws governing workmen's compensation unless 24-hour coverage is indicated in the application.

## CRITICAL ILLNESS

No amount of benefit shall be payable if a Critical Illness results either directly or indirectly from any one or more of the following causes:

- I period of illness which commences during the first 24 months of an Insured Person's coverage, if the illness results from any sickness or injury for which the Insured Person was treated by or attended to by a Medical Doctor during the 24-month period prior to the effective date; or
- II an intentionally self-inflicted injury or sickness, or attempted suicide, whether the Insured Person is sane or insane; or
- III committing or attempting to commit a criminal offense whether inside or outside of the country of issue, under the laws in the jurisdiction where the offense takes place; or
- IV the use of any drug, poisonous substance, intoxicant or narcotic other than as prescribed and administered by or in accordance with the instruction of a legally licensed Medical Doctor; or
- V the misuse of alcohol; or
- VI any insured condition first diagnosed prior to the effective date of coverage;
- VII Where a claim is made in respect of an Insured Person who has been, or is at any time found to be infected by any human immuno-deficiency virus (HIV), or acquired immune deficiency syndrome (AIDS), or any similar condition or syndrome.
- VIII Where an untrue statement has been made or pertinent information has been withheld by an Insured in the submission of evidence of insurability for this rider.
- IX CANCER - If within 90 days following the later of the effective Date or the date of the last reinstatement of the coverage:-
  - i The Life Assured is diagnosed with Cancer as defined in the policy,
  - ii Any sign or symptom of any type of cancer becomes first manifest, or
  - iii Any medical testing or investigation was initiated which subsequently leads to a diagnosis of any type of Cancer,

And further, if an Insured Person has claimed on one of the Insured Conditions defined in this Rider, and then gets another illness or injury also defined in this Rider while the Policy is still in force, the Insured Person shall not be eligible to receive another lump sum payment, since a claim has already been made by the Insured Person.



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A CariCARE Advantage product designed for frontline heroes. Terms and conditions apply.



Sagicor Life Inc is rated "A-" (Excellent) by A.M. Best Rating Company.