Sagicor

Child Protector

Child Protector is an underwritten Critical Illness Insurance Plan available to children ages 3 months to 15 years.

Additional Product Details

The plan provides:

• Critical illness coverage • Hospitalization benefit
• Investment • Limited death benefit

The minimum sum insured is $4 million and the maximum is $10 million.

features and benefits

Critical Illness

A lump sum of cash is paid out in the event your child is diagnosed with one of the following major critical illnesses:

• Acute Rheumatic Fever • Major Burns • Blindness • Muscular Dystrophy • Benign Brain Tumour

• Myocardial Infarction • Cancer • Severe Asthma (Requiring ICU Admission And Ventilator Support In Excess Of 48 Hours) • Cerebral Palsy

• Chronic Kidney Failure • Cystic Fibrosis • Stroke • Deafness • Type 1 Diabetes• Intussusception Of Intestine Requiring Surgery

Partial Payout Benefit – Blindness and Deafness

- A partial pay-out benefit of fifty percent (50%) of the sum insured is made if loss of sight/hearing occurs in one Eye/ear due to injury or illness.
- The sum insured reduces to fifty percent (50%) and the basic premium remains the same.
- Loss of sight in one eye caused from diagnosed and untreated glaucoma is specifically excluded.

Death Benefit

- The plan includes a death benefit feature which pays 10% of the sum insured if your child dies from any cause other than the fifteen (15) covered conditions.

Hospitalization Benefit

- In the unfortunate event that your child is hospitalized for at least 7 days, 5% of the sum insured is paid as a lump sum.
- This benefit is restricted to one (1) such claim per year and a lifetime maximum of three (3) such claims, provided that at least 12 months separate the periods of admission and that the admissions are not related in any way to the previous admissions.

Brochure

CHILD PROTECTOR BROCHURE

Sagicor Life Child Protector