Sagicor

overview

When death or a serious accident occurs there is always grief and sorrow. The Purple Shield plan is specially designed to help with these expenses, with a maximum amount of basic coverage of up to $12.5 Million, at the very time when help is needed most. No medical examination is required.

Additional Product Details

features and benefits

Purple Shield pays benefits for the following:

1. **Death**
   Up to $3,000,000 to cover family obligations, funeral, children's education and final expenses, inheritance for loved ones or charity.
2. **Terminal Illness**
   Provided the policy is in force for two (2) years, if insured is diagnosed as terminally ill, where the prognosis is no more than six (6) months to live - 50% of the death benefit is immediately paid (money to help ease the pain and tidy up your affairs) with the remaining balance payable upon death.
3. **Accidental Dismemberment**
   If you meet with an accident and lose a limb, this could create great hardship and may affect your job. The loss of limb benefit could be very helpful in defraying medical expenses and maintaining a decent lifestyle.
4. **Total and Permanent Disability**
   If, due to an accident, you become TOTALLY and PERMANENTLY disabled - then 100% of the sum insured is payable to help replace the possibility of reduced or lost income.
5. **Accident, In-Hospital Income**
   If hospitalized, due to an accident, provided that your stay in hospital for at least seven (7) days, then 10% of the sum insured will be paid to help with the hospital expenditure and possible loss of income during this period. This benefit is restricted to one (1) such claim per year and a lifetime maximum of two (2) such claims, provided that at least 12 months separate the periods of admission and that the second admission is not related in any way to the first incident.

SAFE DRIVING AND SAFE RIDING

Any policy benefit resulting from a road accident in which the insured was:

Driving or riding in a motor car or on a motorbike while having on his or her seat belt or protection helmet - such

benefit will be increased by 25%

WHY TAKE OUT PURPLE SHIELD?

Not only will Purple Shield provide money (tax-free) to cover financial obligations, funeral expenses, etc., but the plan ALSO provides critically needed financial help while you are alive!

If a serious accident occurs, the hospital and medical treatment will cost a lot of money. This plan will help.

If you have an accident and become TOTALLY disabled and can no longer move around, how would your living expenses be paid? This plan will help.

If you have an accident and lose an arm, leg, hand, foot, etc., this plan will help.

If you received the terrible news that you were terminally ill and only six months to live it would be good to be able to "clear up" some of your affairs or help needy family members while you are still alive.

Purple Shield provides comprehensive coverage at very affordable rates. The maximum sum insured is 12.5M for ages 18-50, 10M for ages 51-60, 5M for ages 61-65 and 2.5M for ages 66-75.

related products

Cancer Plus

Life Protector

Personal Accident

Critical Illness Protector

Maximum Protector

Triple Protector Plus