Sagicor

overview

Today's economic realities demand that each person be covered in ways that will protect against all of life's eventualities. Personal Accident provides a complete range of protectors as individual policies or as additional coverage with some of Sagicor's leading life insurance plans.

Additional Product Details

features and benefits

The range of protectors include:

- Total Protector
- Accident Protector
- Family Protector
- Single Parent Protector

Total Protector

The Total Protector covers seven areas of Personal Accident benefits:

- Loss of life by accident
- Dismemberment, loss of sight
- Permanent total disability
- Accident medical reimbursement
- Accident and sickness in hospital
- Accident and sickness in hospital surgical expense
- Accident and sickness disability

Accident Protector

Accident Protector provides benefits for four (4) areas of personal accident benefits:

- Loss of life by accident
- Dismemberment, loss of sight, hearing and speech
- Accident in hospital income
- Accident disability income

Family Protector

Family Protector covers the proposed insured, a spouse and dependent children. The benefits of the Family Protector

are the same as those of the Total Protector with one (1) exception. The ambulance benefit under the Family Protector replaces the Accident and Sickness in Hospital surgical expense.

Reimbursement Benefit under the Total Protector.

In the event that a claim becomes payable on behalf of a spouse, only 50% of the benefits that would be paid on behalf of the proposed insured would be available.

Claims made on behalf of dependent children will generally attract only 10% of amounts that would be paid to the proposed insured, except in the case of accident and sickness in hospital when the benefit would be 50% and ambulance reimbursement, when the benefit would be the same as for the proposed insured.

Single Parent Protector

Single Parent Protector provides benefits for personal accident situations as listed under the Family Protector for the proposed insured and each dependent child. The difference between the Family Protector and the Single Parent Protector is that no spouse benefit is involved.

Ages at which protectors may be purchased

Total Protector and Accident Protector may be purchased between the ages of 18 and 50, while the Family Protector and Single Parent Protector are purchasable between the ages of 20 and 50 years. All protectors are renewable to age 55. **(N.B. The company has the right to change the premium rate per unit at each policy anniversary)**

related products

Cancer Plus

Life Protector

Critical Illness Protector

Purple Shield

Maximum Protector

Triple Protector Plus