

SECURING YOUR LITTLES ONES WITH SAGICOR'S CHILD PROTECTOR

BY [Andre Wayne- Guest Blogger](#) Posted [January 08, 2023](#)

If your child becomes critically ill, it can lead to financial hardship in your household, particularly if you or your partner need to take time off work to look after them. It is quite understandable that no one likes to think about the possibility of their child becoming critically ill. But if the worst did happen, then you would quickly realise that readily available financial support would be needed. This is exactly what **Sagicor's Child Protector Plan** can provide, the help you need to cope financially while you focus on caring for your child.

Life insurance can provide a safety net for loved ones who depend on you financially but it also can help secure those under your care who can scarcely take care of themselves: your children. The Covid-19 pandemic has been a wake-up call for many about the need for life insurance, particularly due to its possible long-term effects and the risks to all age groups. In fact, it has been a primary topic of discussion for families as they navigate their new normal, post-pandemic. Now more than ever, having the right insurance to secure your family's health care needs is one of the most important monthly expenses that must be in your budget.

To help you, **Sagicor's Child Protector Plan** provides you with the coverage you need to protect your family in any health emergency. This plan makes getting the very best insurance package to secure your little ones easy and affordable. The **Child Protector Plan** is an underwritten critical illness plan that is available for children ages three (3) months to fifteen (15) years. Among its features are a hospitalization benefit, a limited death benefit as well as an investment component with the insured amount ranging from JMD\$1 million to a maximum of JMD\$10 million dollars.

A lump sum of cash, to cover any cost you would have to incur for their care, is paid out in the event that your child is diagnosed with one of the major critical illnesses which includes, but is not limited to:

Acute Rheumatic Fever	Blindness	Benign Brain Tumour
Cancer	Cerebral Palsy	Chronic Kidney Failure
Cystic Fibrosis	Deafness	Major Burns
Muscular Dystrophy	Stroke	Type 1 Diabetes

This plan also pays a lump sum in the event that your child requires hospitalization or if they die. The investment portion of the plan allows you to invest money whilst securing your child's life. Additionally, once your child attains the age of twenty one (21) years, the plan can then be converted to another critical illness package offered by **Sagicor**. Thereby ensuring their continued coverage as they navigate their adult years without having to worry about any sudden life change that would impact their health.

Today's reality demands that we do the very best we can to secure ourselves and our families. Undoubtedly, this means we all need health insurance: you do and so do your children. It is no longer a "*nice thing to have*" anymore, it

is a must-have and you should safeguard your family's health care needs with the best insurance coverage available and that's with **Sagicor**. Speak with a financial advisor today and visit www.sagicor.com to learn more about Jamaica's premier health care insurance provider.