

# overview

## WHO & WHAT ARE YOU WORKING FOR?

There comes a time when you may ask yourself these questions. The answer lies in the reason why you put your heart and energy into your business – for your family, your children or simply, pursuing your passion.

As your business evolves, Sagicor will be with you every step of the way. Your future will look brighter with this plan that allows you to save, invest and protect you, your family and your business.

## What is Sagicor Business Growth Solution?

A competitively priced plan that comprises three (3) insurance products:

- Term Life Insurance
- Critical Illness
- Individual Health

Here are details on the three areas of coverage that will help you grow your business and achieve your financial goals:

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### Term Life Insurance

Term Life Insurance is a cost-effective way to provide life insurance coverage up to a specific age or for a specific number of years.

### Critical Illness

The one-off lump sum payment you receive from this plan is designed to help you adapt to a new lifestyle caused by your illness while enabling you to continue to financially support yourself and your family.

This plan covers over twenty (20) illnesses:

1. Heart Attack
2. Stroke
3. Coronary Artery Disease requiring surgery
4. Alzheimer's Disease
5. Cancer
6. Renal Failure
7. Paralysis
8. Major Organ Transplant
9. Heart Valve and Structural Surgery
10. Multiple Sclerosis
11. Blindness
12. Major Burns
13. Coma
14. Benign Tumor
15. Loss of Limbs
16. Loss of Speech
17. Motor Neuron Disease
18. Deafness

19. Parkinson's Disease
20. Aorta Surgery
21. Loss of Independent Existence
  - a. Being totally and permanently unable to perform, by oneself with some "Activities of Daily Living" with no reasonable chance of recovery, or
  - b. "Cognitive Impairment", which includes mental deterioration and loss of intellectual ability.

## Individual Health

Individual health insurance can help prevent staggering expenses if you face major medical events including a medical emergency. Get the treatment you need when you and your loved ones need it.

## Is it Easy to Enroll?

Yes! The Sagicor Business Growth Solution is for business owners, self-employed persons and 20-60 years persons. Call us on 1 800 744 7707.

## faqs

### ⊖ Who is eligible for coverage from this plan?

This plan has been specifically designed for the following persons:

#### **Group 1:**

- Business owners and self-employed persons
- 20-60 years old
- Unlikely to have existing insurance coverage or financial planning

#### **Group 2:**

- Business associations or other entrepreneurial influencer groups

### ⊖ What is the Sagicor Business Growth Solution?

A competitively priced and flexible bundle of four (4) products that will allow you to invest and protect yourselves and your families from financial loss.

#### **Products:**



- Term Life Insurance
- Critical Illness
- Individual Health
- Savings

## – What is Term Life Insurance?

Term Life Insurance is a cost-effective way to address any life insurance needs you may have. For more information, please visit our [Term Life Insurance product page](#).

## – What is Critical Illness and what are the areas covered by Critical Illness benefit?

The one-off lump sum payment you receive from this plan is designed to help you adapt to a new lifestyle caused by your illness while enabling you to continue to financially support yourself and your family. This plan covers over twenty illnesses including:

1. Heart Attack
2. Stroke
3. Coronary Artery Disease requiring surgery
4. Alzheimer's Disease
5. Cancer
6. Renal Failure
7. Paralysis
8. Major Organ Transplant
9. Heart Valve and Structural Surgery
10. Multiple Sclerosis
11. Blindness
12. Major Burns
13. Coma
14. Benign Tumor
15. Loss of Limbs
16. Loss of Speech
17. Motor Neuron Disease
18. Deafness
19. Parkinson's Disease
20. Aorta Surgery
21. Loss of Independent Existence

## – What is Individual Health?

Individual health insurance can help prevent staggering expenses if you face a medical emergency. Get the treatment you need when you and your loved ones need it. For more information, please visit our [Individual Health Insurance page](#).

## ⊖ Is it easy to enroll?

To have a conversation about your financial goals, you may either contact an agent or our Call Centre (1-800-744-7707), or visit us on [Sagicor.com/business-growth-solution](https://www.sagicor.com/business-growth-solution)

## ⊖ How much coverage can I get?

You can apply for combined coverage on the Term and Critical Illness of up to XCD 550,000 in Saint Kitts and Nevis. The above limits include any amounts approved in the last 12 months. In addition, you can apply for Individual Health coverage of XCD 500,000.

# related products

## CariCare Protector

Get the treatment you need, when you need it. Proper health insurance ensures you and your loved ones have access to the best care available. CariCare Protector covers your costs in case of a serious medical illness, dental procedure, and vision care.

## Term Life Insurance

Suppose your family needs to be protected during a certain critical period, for example, during a mortgage or a loan repayment. With Sagicor Term Life Insurance, you get more insurance coverage for your premium dollar than any other form of insurance.