Important Information for Our Group Life and Health Clients

As your trusted insurance partner, Sagicor continues to monitor developments surrounding the COVID-19 (Coronavirus) outbreak across the globe and here in the Caribbean.

The World Health Organization (WHO) declared the COVID-19 a pandemic and governments globally and within our territories have issued advisories or directives to temporarily restrict the mobility of citizens in order to curtail the spread of the virus. We remain committed to servicing you and have activated our Health & Safety and Business Continuity Plans. In all that we do, we will always be mindful of the wellbeing of our team members, our clients and our fellow citizens, and will operate in compliance with protocols established by the respective authorities.

We invite you to read the following important information regarding the measures implemented to ensure our continued service to you.

HEALTH & SAFETY AND BUSINESS CONTINUITY

- We have implemented a multi-level action plan from level 1 to level 4, with level 4 being the highest level, namely: notification of declaration of national emergency and or national shutdown, to ensure readiness for any eventualities.
- We have shared important safety and preventative messages in our lobbies for stakeholder education and information.
- We have made available hand sanitizers and cleaning materials in our lobbies, elevators, and restrooms for clients and team members.
- We have outfitted our team members with the necessary tools to work from home should this become necessary.
- We have engaged critical vendors in an effort to minimize any possible disruptions in our supply chain.
- We have readied our communication plans to provide accurate and timely information to our stakeholders.

These are only a few of the actions taken by Sagicor, in an effort to address these unprecedented circumstances.

Given our wide geographical footprint, we continue to monitor International travel restrictions posted by the US Centers for Disease Control and Protection (CDC) and other public health authorities.

CONTACTING US

Our contact centers across all territories continue to remain fully operational from 8:00 a.m. to 8:00 p.m. We can also be contacted digitally via our website live chat.

YOUR GROUP LIFE & HEALTH INSURANCE

Payments to Sagicor

All of our existing payment options remain available. See Appendix 1 for further details.

Claims

Clients are encouraged to make use of our fully automated CariCARE online claim settlement solution. This solution offered along with our partners in health and medical care services will allow for immediate claim settlement, so that customers pay only the difference not covered by their policy. Once national protocols have been declared critical and mobility is restricted, we will facilitate the submission of all claims by scanning them to PDF and submitting same along with the supporting documents and invoices to the email addresses outlined below. Remember to also submit your banking information and email address to allow us to have claims reimbursements sent electronically direct to your bank account.

- Barbados - Barbadoslocalclaims@Sagicor.com
- Trinidad - Trinidadlocalclaims@Sagicor.com
- Eastern Caribbean - EClocalclaims@Sagicor.com
- Dutch Caribbean - DClocalclaims@Sagicor.com
- Belize - Belizelocalclaims@Sagicor.com
- Panama - Panamalocalclaims@Sagicor.com

Distribution of Claims Reimbursements

Clients who have not previously provided their banking details to allow for a direct credit into their bank accounts are encouraged to complete and submit our Direct Credit Authorisation Form for Group Health Insurance Claim Settlement available online at https://my.sagicor.com/groupweb/viewpdf.asp?filename=153 . Direct Credit is a free service and will ensure faster payment of your claim reimbursements directly to your bank account: fast, easy and no bank lines.

Correspondence

Our internal systems are set up so that most of our correspondence is already received electronically.