

**THE FAMILY INDEMNITY PLAN:  
CRITICAL ILLNESS RIDER**



CONTACT YOUR  
CREDIT UNION  
OR FIP PROVIDER  
TO SIGN UP  
TODAY!

# The Family Indemnity Plan: Critical Illness Rider

Pushing your limits brings out the best in you and helps you overcome adversity. If that adversity happens to be a serious illness then you could receive an additional benefit of up to \$30,000 to help you keep going.<sup>1</sup> It's **for all who never give up!**

## Your Benefits And Special Features:

- You will receive **up to \$30,000** coverage should you be diagnosed with a covered critical illness.
- The critical illnesses covered are: **cancer, heart attack, stroke, paralysis and major burns.**
- You may sign up for the Critical Illness Rider once you have enrolled in a Family Indemnity Plan.
- You are not required to do a medical when you sign up.
- You may apply for the Rider once you have not reached age sixty (60).<sup>2</sup>
- You have to wait six (6) months after enrolment to be able to benefit from the Rider, unless you are diagnosed with a covered critical illness as a direct result of an accident.<sup>3</sup>
- You are entitled to receive only one lump sum payment for the life of the Rider.
- Your family will receive a refund of your Critical Illness Rider premium payments should you pass away without making a critical illness claim before age 75.<sup>4</sup>

## Coverage Under The Critical Illness Rider Will Discontinue:

- If you choose to terminate coverage.
- If you do not pay your Critical Illness Rider premium during the grace period <sup>5</sup> provided.
- When you have reached the age of 75.
- After you have received payment from a Critical Illness Rider claim.
- Once you have passed on.
- If your credit union or FIP provider terminates the policy.
- We provide notice of termination (you will be given 31 days advance written notice).

Exclusions:

You will not receive benefits if your diagnosis of one of the covered critical illnesses is caused by:

- Willful self-inflicted injury or illness.
- Willful misuse or abuse of drugs and/or alcohol.
- Committing or attempting to commit a crime or involvement in criminal activity.
- Willful ingestion of poison substances or inhalation or poisonous gases or vapors.
- Pre-existing conditions for which You have received medical advice, consultation or treatment on or prior to the effective date of enrolment and which were not fully and truthfully disclosed to Us prior to the effective date of enrolment on this Rider .
- Physical/bodily injury through external and violent means (save where the Insured Member was an innocent victim).
- AIDS, AIDS-related complex or infection by HIV virus.
- Injury, illness or death resulting directly or indirectly from nuclear reaction, radiation or radioactive contamination.
- Injury, illness or death resulting directly or indirectly from war, including undeclared or civil war, warlike action by a military force, insurrection, revolution, terrorism, usurped power or action taken by governmental authority in hindering or defending against any of these.

See The Premium Schedule Below For More Details On Your Premium Payments. Two coverage levels are available for you to choose from:

Issue Age Band	Monthly Premium (\$)	
**Years	Coverage benefit	
	\$ 15,000	\$ 30,000
<35	\$ 10.95	\$ 21.90
35-44	\$ 22.50	\$ 45.00
45-54	\$ 47.10	\$ 94.20
55-59	\$ 70.95	\$ 141.90

## Your Critical Illness Rider Premium:

- Your premium will be determined by the age you have attained when you sign up for the Rider and the selected coverage option.

### For Example:

When you sign up for the Critical Illness Rider at age 25 and you have selected a coverage benefit of \$15,000, your monthly premium payment will be: **\$ 10.95**

**Coverage benefit offered during the Six-month Waiting Period: \$ 15,000**

Should you be diagnosed with a covered critical illness resulting from an **accident** during the first six months on the Rider, you will receive a total coverage benefit of:

**Coverage benefit offered after the Six-month Waiting Period: \$ 15,000**

Should you be diagnosed with a covered critical illness six months after you have enrolled in the plan, you will receive a total coverage benefit of:

### Filing A Claim <sup>6</sup>:

- You must submit a Claim Form along with a valid form of identification (government issued ID), within one year of diagnosis of the specified illness to receive the Critical Illness Rider benefit. We may ask for additional proof in order to determine benefits.

The information provided in this brochure is only a brief description of the insurance coverage. For complete details, please contact your Credit Union or Family Indemnity Plan provider. <sup>1</sup>Conditions apply. <sup>2</sup>You may enrol for Critical Illness coverage up to age 59, including the day prior to your 60th birthday.

<sup>3</sup>There is a six (6 month) waiting period during which only claims resulting from accidental death will be paid. <sup>4</sup>Refunds of premium payments for the Critical Illness Rider will be made only if the Rider is in force. <sup>5</sup>Except for the initial payment, this insurance has a 31-day grace period during which if the premium is not paid to the policyholder on or before the date it is due, it may be paid during the 31 days following the due date. <sup>6</sup>Claims under the Critical Illness Rider must be accompanied by a confirmed diagnosis from a certified specialist qualified in the respective field.

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Sign up for the Family Indemnity Plan: Critical Illness Rider today! Should you have any queries, complaints or require further clarification and /or information, contact your Credit Union representative or call CUNA Caribbean Insurance OECS Limited at:  
St. Lucia - (758) 458-CUNA(2862);  
St. Kitts & Nevis - (869) 466-9453 ext. 206;  
Antigua and Barbuda - (268) 562-9936.