

The Family Critical Illness Plan
from **CUNA CARIBBEAN INSURANCE**
OECS LTD.

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*Our family is protected with
the **BEST** critical illness
insurance plan!*



SIGN UP TODAY

FOR THE BEST INSURANCE PROTECTION FOR YOUR FAMILY!

www.cunacaribbean.com

For All People

The Family Critical Illness Plan

When a serious diagnosis strikes, there's nothing like the support of your loved ones. Add to that support the **Family Critical Illness Plan** which provides up to \$90,000¹ in critical illness coverage.

No medical is required when you sign up, which makes it easy for you and your family to get the insurance coverage you need.

Easy Enrolment and Payment

To sign up you must complete an application form and submit the following documents for each insured person along with your first month's premium.

- **Proof of identity:** Copy of Government issued driver's permit, passport or national ID
- **Proof of relationship** ²: Copy of birth certificate and/or marriage certificate (where applicable) Documents relating to name change: Deed poll and other documents notarized by a notary public or justice of the peace.
- **Proof of Address:** Utility bill, Bank or Credit Union Statement not more than three months old.

Benefits and Special Features

- Take care of the ones you love! The **Family Critical Illness Plan** provides **critical illness coverage for you and up to FIVE of your eligible family members.**²
- Access up to \$90,000 dollars worth of coverage⁵ should you or any one of your covered family members become diagnosed with one of the six specified critical illnesses: **cancer, heart attack, stroke, paralysis, major burns and coma.**
- You or any eligible family member may enrol for coverage under the Family Critical Illness Plan up to age 59, including the day prior to 60th birthday; children may be enrolled prior to age 26.
- Permanently disabled children are covered up to age 75 once enrolled before age 26. Proof of disability is required upon enrolment.
- Qualify easily for coverage with no medical examination required when you sign up!
- Receive benefits for your specified critical illness claims after a brief waiting period of six months. You and your covered family members may receive benefits for a critical illness diagnosis resulting from an accident during the waiting period.
- You and your covered family members are each entitled to receive one lump sum benefit payment for the life of the plan.
- This plan is flexible and allows you to select coverage that is right for you and your family. You may chose coverage amounts for each covered family member that are less than or equal to your coverage.
- **You or your loved ones may receive a refund of 50% of premiums paid, less interest, for each Insured Person covered on your plan, if coverage is in effect and no critical illness claim has been made for that Insured Person, prior to them passing away or attaining the age of termination of coverage.**

Your Family Critical Illness Plan Premium:

- Your Family Critical Illness Plan premium is calculated based on an age banded premium rate guide below.
- Premiums for each person covered under the Family Critical Illness Plan will be determined by their attained age and the coverage amount chosen at the time of enrolment.
- Premium amounts for additional coverage for each insured person will be determined by their age and coverage amount chosen at the time of enrolling for additional coverage.⁵
- The premium amount payable for each coverage amount applied for, remains the same for that coverage amount throughout the lifetime of the Plan for each insured person.³

Choose from one of four plans with your initial enrolment, with the option to increase your coverage to the maximum \$90,000 after the six-month waiting period.

Your monthly premium options:

Age Band (Yrs)	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000 This coverage option is available after the first six months
<35	\$9.90	\$19.80	\$29.70	\$39.60	\$49.50
35-44	\$20.25	\$40.50	\$60.75	\$81.00	\$101.25
45-54	\$42.45	\$84.90	\$127.35	\$169.80	\$212.25
55-59	\$63.90	\$127.80	\$191.70	\$255.60	\$319.50

Your eligible family members' monthly premium options:

Age Band (Yrs)	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000 This coverage option is available after the first six months
<35	\$8.91	\$17.82	\$26.73	\$35.64	\$44.25
35-44	\$18.23	\$36.45	\$54.68	\$72.90	\$90.75
45-54	\$38.21	\$76.41	\$114.62	\$152.82	\$190.50
55-59	\$57.51	\$115.02	\$172.53	\$230.04	\$287.25

Your insurance coverage must be equal to or higher than the coverage amounts selected for your eligible family members.

Individual Benefits under the Family Critical Illness Plan will discontinue:

- Upon written request by you or any of your covered family members who are over the age of 18 and chose to terminate coverage.
- If you do not pay your monthly Family Critical Illness Plan premium before the end of the 31-day grace period provided.
- After you or any of your covered family members have received payment from a Family Critical Illness Plan claim⁴.
- When a dependent child who is not permanently disabled and is covered under your Family Critical Illness Plan marries or reaches the age of 26 years, whichever occurs first.
- When all other covered family members reach age 75.
- Once you or any of your covered family members have passed away.
- If your credit union or Family Critical Illness Plan provider terminates the Group Insurance Policy.

EXCLUSIONS:

You will not receive benefits if 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 (as defined by the laws of the country of issue in existence at that time) or any involvement in criminal activity (as defined by the laws of the country of issue in existence at that time).
- Willful ingestion of poisonous substances or willful inhalation of poisonous gases or vapors
- Pre-existing condition(s) for which the Insured Member has received medical advice, consultation or treatment prior to the effective date of enrollment and which were not fully and truthfully disclosed by the Primary Insured prior to the effective date of enrollment on this plan.
- Physical/Bodily injury caused by external and violent means (except where the Insured Member was an innocent victim).
- Nuclear reaction, radiation or radioactive contamination.

Non Duplication:

In no event may an Insured Person be insured on more than one Family Critical Illness Plan at any given time.

Pre-Existing Condition:

We will not pay a benefit if an Insured Person is diagnosed with a Critical Illness caused either directly or indirectly by any disease, health condition or bodily injury for which the Insured Person received medical advice, consultation, diagnosis or treatment prior to the effective date of the Plan.¹

Filing a claim

To file a Critical Illness claim, you must complete and submit a Claim Form along with a detailed medical report signed by an attending physician and other supporting medical reports from the specialist qualified in the respective field.

We reserve the right to request additional reports and information regarding your claim submission.

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 Critical Illness Plan provider.

¹Conditions apply. ²Apart from yourself, you may enrol a maximum of five eligible family members on the plan, including: your spouse or significant other, a combination of up to two persons from your parents or parents-in-law or children under the age of 26. CUNA Caribbean Insurance OECS Ltd. reserves the right to request additional information to verify the age and/or relationship of all covered family members. Additional enrolment is subject to the specifications outlined in the Policy. ³Premium rates are subject to change based on the product experience. ⁴Claims under the Family Critical Illness Plan must be accompanied by confirmed diagnosis from a certified medical physician. ⁵You or your covered family members may enrol for a maximum of \$60,000 in critical illness when you first enrol. You and your covered family members will have the option to upgrade your coverage to the maximum \$90,000 after the six-month waiting period and subject to the specification outlined in the policy.

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Sign up for the Family Critical Illness Plan 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



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