

The Family Indemnity Plan

Insurance **for all who love...** As love lasts more than a lifetime, we help you make it a bit easier for those left behind. Seven coverage options are available.¹

Your benefits:

- One monthly premium covers final expenses for you and up to five eligible family members
- No medical examination required
- You are eligible to receive the full individual benefit (per person) where valid claims are made
- You get lifetime insurance coverage once you enrol before age 76
- It's available at your Credit Union or other approved FIP providers.

Who is covered?

To enjoy coverage under any one of the seven coverage options with the Family Indemnity Plan, you must be a member of a credit union or Family Indemnity Plan provider. The plan you select can cover you and any combination of the following persons:

- Your spouse or significant other
- Any combination of up to two persons from your parents or parents-in-law (these persons must be enrolled before age 76)²
- Your children (including dependent children under your legal guardianship, aged 1 through 25 and who are not yet married)
- Children who are permanently disabled are covered for the duration of their lives once they are enrolled before age 26

How does the Family Indemnity Plan work?

Seven coverage options are available, so you can choose the one that best fits your needs.

Plan options:

	Monthly Premium	Individual Benefits
Plan A	\$ 26.40	\$ 5,000
Plan B	\$ 39.60	\$ 7,500
Plan C	\$ 52.80	\$ 10,000
Plan D	\$ 79.20	\$ 15,000
Plan E	\$ 105.60	\$ 20,000
Plan F	\$ 132.00	\$ 25,000
Plan G	\$ 158.40	\$ 30,000

Easy enrolment and payment

To enrol you must complete an enrolment 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:** 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.

A certificate will be issued to you as proof of approved coverage.

Non-duplication of coverage: In no event may you or your covered family members be insured through more than one Family Indemnity Plan Member Certificate.

Six-month waiting period: There is a six-month waiting period from the effective date of your certificate, during which time only claims arising from accidental death will be paid.

What should you do when it's time to make a claim?

Notice and proof of loss

A death certificate, as written proof of loss, must be submitted by your credit union or FIP provider to claim individual benefits upon the death of you or your covered family members. We may require additional proof of loss in order to determine benefits, and have the right to require an autopsy if it is not forbidden by law.

Documents needed to file a Family Indemnity Plan claim

The following documents must be submitted along with the claim form:

- Government issued ID for the claimant
- Government issued ID for the deceased insured
- Death certificate for the deceased insured

Time limitation

Claims must be made to us within six (6) years of death of you or your covered family members. All benefits not claimed within the six years of the death of an insured person, will be surrendered to the custody of the Registrar of Insurance.

Termination

All insurance under the Family Indemnity Plan Policy will terminate when:

- Your credit union or FIP provider gives you notice of termination
- We provide notice of termination (you will be given 60 days advance notice in writing)
- When your credit union or FIP provider fails to remit premiums to us in accordance with the grace period provision

Your insurance coverage under the chosen Plan will terminate when:

- You withdraw from the Plan
- When you discontinue your credit union membership or are no longer affiliated with your FIP provider organisation
- Your premium payments are more than 31 days overdue

Insurance for unmarried, living children and dependent children under your legal guardianship will terminate when they reach age 26 or marry⁴, whichever occurs first.

Grace period: Except for the first (initial) premium payment, this insurance has a 31-day grace period. This means that if the premium is not paid to the Policyholder⁵ on or before the date it is due, it may be paid during the 31 days following the due date. During this time, insurance coverage will remain in force as long as the premium is paid within the grace period. The grace period will not apply if coverage under your Family Indemnity Plan is terminated by the Policyholder, by Us or by You.

Premium rate adjustments

Premium rates are based upon the claim experience of the Plan and shall be reviewed annually and may be changed no more than once a year. If the premium rate is changed, you will be given 31 days of advance written notice.

EXCLUSIONS

Suicide: If suicide is committed by you or your covered family members within two years of the effective date of this insurance, CUNA Caribbean Insurance OECS Limited will not pay the individual benefits.

War/Terrorism/Nuclear: Individual benefits under this policy are not payable if you or your covered family members become injured, ill, or die resulting directly or indirectly from: war, terrorism, nuclear reaction, radiation or radioactive contamination.

Criminal activity: If you or your covered family members die as a result of being involved in criminal activity, CUNA Caribbean Insurance OECS Limited will not pay the individual benefit.

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.

The insurance product described in this brochure is only a brief description of the coverage. For complete details including limitations and exclusions of the coverage, please refer to the Family Indemnity Plan policy at your Credit Union or your FIP provider. Any reference to you and your covered family members is defined as "Insured Persons" under the Family Indemnity Plan contract. Conditions apply. ¹ You must be a member of a credit union or FIP provider. ² Only two parents are covered for the life of the certificate. ³ CUNA Caribbean Insurance OECS Limited reserves the right to request additional information to verify the age and/or relationship of all covered family members. ⁴ This excludes children or dependents who are permanently disabled. ⁵ Policyholders refers to Credit Union or FIP Provider.

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If you are not yet an owner of the Family Indemnity Plan, then don't hesitate. Sign up 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

www.cunacaribbean.com

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