



Live  
Boldly!

Upgrade to the  
Family Indemnity Plan -  
Critical Illness Rider Today

for that extra layer of financial protection against  
major unexpected **medical and non-medical**  
expenses.

### Upgrade to the Family Indemnity Plan - Critical Illness Rider Today

Should you have any queries, complaints or require  
further clarification and /or information, contact your  
Policyholder or reach out to us via any of the following:

**WhatsApp Message:** (868) 336 - 2862

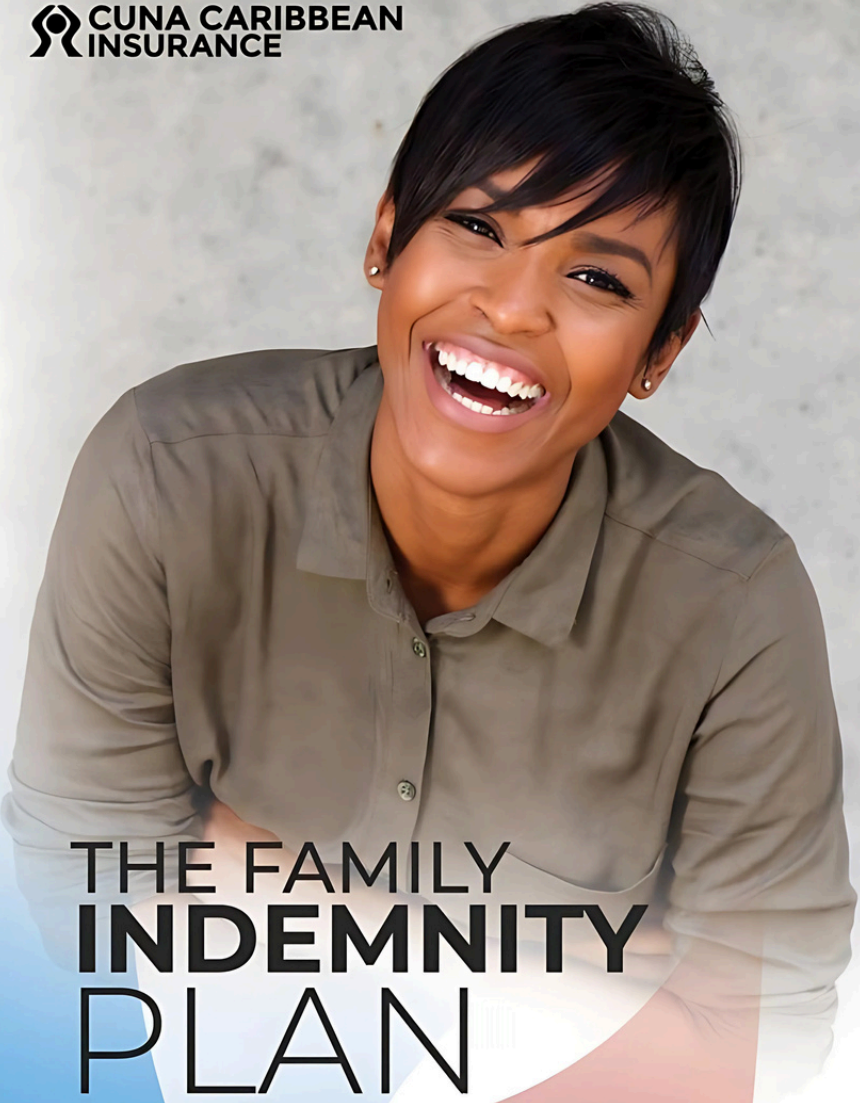
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 **CUNA CARIBBEAN  
INSURANCE**



## THE FAMILY INDEMNITY PLAN

### CRITICAL ILLNESS RIDER

FOR FAMILY INDEMNITY PLAN  
PRIMARY CERTIFICATE HOLDERS

Safeguard your finances from the impact  
of unexpected medical and non-medical  
expenses in the event of a critical illness  
diagnosis.

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# FAMILY INDEMNITY PLAN – CRITICAL ILLNESS RIDER

Life is unpredictable and illness can affect anyone, at any age. The **Family Indemnity Plan - Critical Illness Rider** from **CUNA Caribbean Insurance Society Limited**, can provide an extra layer of financial protection against major unexpected **medical and non-medical expenses** when treating a life-threatening diagnosis such as **Cancer, Heart Attack, Stroke, Paralysis, Major Burns, Coronary Artery Bypass, Alzheimer's Disease, Deafness, Loss of Speech, or Multiple Sclerosis**. No medical examination is required to sign up.

## Who do we cover?

The Critical Illness Rider is available to you - the primary applicant for the Family Indemnity Plan.

## What are the benefits?

- You will receive a lump sum living Benefit, based on your selected Coverage, should you be diagnosed with any of the following covered Critical Illnesses: **Cancer, Heart Attack, Stroke, Paralysis, Major Burns, Coronary Artery Bypass, Alzheimer's Disease, Deafness, Loss of Speech, or Multiple Sclerosis**.

CRITICAL ILLNESS RIDER - Select the coverage option of your choice based on your current age					
Critical Illness Rider Coverage Options		Age Band			
		18-34	35-44	45-54	55-59
Monthly Premium	Option 1: \$50,000.00	\$35.00	\$71.50	\$149.00	\$224.50
	Option 2: \$100,000.00	\$70.00	\$143.50	\$298.00	\$449.50
	Option 3: \$150,000.00	\$105.00	\$214.50	\$447.00	\$673.50
	Option 4: \$300,000.00	\$210.00	\$429.00	\$894.00	\$1,347.00
	Option 5: \$450,000.00	\$315.00	\$643.50	\$1,341.00	\$2,020.50
	Option 6: \$600,000.00	\$420.00	\$858.00	\$1,788.00	\$2,694.00

## How Does The Critical Illness Rider Work?

- You may apply for the Rider once you have not reached age sixty (60).
- You will have a Waiting Period after your application before you are able to receive a Benefit from the Rider, unless you become diagnosed with the covered Critical Illness as a direct result of an Accident during the Waiting Period.
- You are entitled to receive only one lump sum payment for the life of the Rider on the diagnosis of a specified Critical Illness condition.
- Your family will receive a refund of your Critical Illness Rider Premium payments should you pass away without making a Critical Illness claim and the Critical Illness Rider is still in effect.

## Easy Enrollment and Payment

You must be the primary applicant of the Family Indemnity Plan and submit the following documents along with your first month's Premium.

**Proof of identity:** Valid government issued driver's permit, passport or national ID

**Proof of address:** Utility bill, bank or credit union statement. Documents must not be more than three (3) months old.

CUNA Caribbean Insurance Society reserves the right to request additional information to verify your age. Failure to submit any information may result in a claim being denied.

**Waiting Period:** There will be a Waiting Period of six (6) months, counted from the Effective Date of insurance, during which no Benefits will be payable except where the diagnosed illness was as a result of an Accident. Any critical illness diagnosed during the Waiting Period, which is not the result of an Accident, will be excluded from coverage for the remaining life of the Rider. There is also a Waiting Period of six (6) months counted from the Effective Date of a Plan upgrade during which Benefits will be paid on the former lower Plan except where the diagnosed illness was as a result of an Accident.

**Premium Payment:** Full Premium payment (based on the selected Plan) is due on the 1st of each month. If you fail to remit Premium on the 1st of the month you will have 31 days in which to pay the Premium due. If you have not paid the outstanding Premium after the 31 days Coverage for all insureds will terminate.

## When Will We Not Pay a Claim?

We will not pay a Benefit if the specified Critical Illness condition covered by this Critical Illness Rider is caused either directly or indirectly from the following:

- Willful self-inflicted injury or illness.
- Willful misuse or abuse of drugs and/or alcohol.
- Committing or attempting to commit a crime or any involvement in criminal activity
- You have been exposed to poison or inhaled poisonous gases or vapors.
- You have a Pre-existing condition(s) for which you received medical advice, consultation, or treatment on or prior to the Coverage Effective Date
- You sustain bodily injuries through external and violent means which was not the result of an Accident.
- You have Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex or have been infected by HIV virus.
- You are injured or become ill directly or indirectly from 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.
- You are injured or become ill directly or indirectly from Nuclear reaction, radiation, or radioactive contamination.

## How To File a Claim?

In order to file a claim the following documents must be submitted to Us:

- Completed claim form which can be accessed at your administrator or our offices.
- A detailed medical report signed by the attending specialist (qualified in the respective field) of the primary applicant.

The above list states the typical documents We request, however, based on the circumstances of the illness We reserve the right to request additional information. We will inform you of these additional requirements at the time of processing the claim.

**We must be notified of the diagnosis of the specified Critical Illness condition of the primary applicant, while living, within one (1) year after confirmed diagnosis of the individual whether you have all the documentation stated above or not. Failure to inform Us can result in a claim being denied.**

## Termination

Insurance under the Family Indemnity Plan - Critical Illness Rider will terminate at the earliest of:

- The date on which You attain age 75 or on the Expiry Date.
- We or You provide at least thirty-one (31) days advance written notice to the other of its intention to terminate.
- The end of the Grace Period for which any Premium for this Rider remains unpaid.
- A Critical Illness Benefit has been paid.
- Your Death.

## Premium Rate Adjustments

Premium rates are based upon the claims experience of the Plan and shall be reviewed by Us annually and may be changed no more than once a year. If We are changing your Premium rate, We will give you thirty-one (31) days advance written notice.

## Terms & Conditions Apply

The insurance product described in this brochure is only a brief description of the Coverage. For complete details, including limitations of the Coverage, please refer to your Organisation's Family Indemnity Plan Policy. Any reference to you is defined as "Insured Member or Member" under the Family Indemnity Plan Policy.