

**EVERY SINGLE DAY IS
PRECIOUS AND
UNIQUE**

LIMITATIONS AND DISCLAIMER

THIS BROCHURE IS IN NO WAY INTENDED TO BE A COMPLETE EXPLANATION OF ALL CONDITIONS, TERMS, LIMITATIONS, EXCLUSIONS AND OTHER PROVISIONS OF THE CONTRACT. THIS BROCHURE IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO BE A CONTRACT OF INSURANCE.

Let's talk.

Give us a call at: 888-SAGICOR (724-4267)

sagicor.com   

Heather Robinson:

(876) 381-0720/(876) 816-4741

Email: Heather_Robinson@sagicor.com

Camille Watson: (876) 936-7542

Monique Gobern: (876) 936-7874

Oshane Wright: (876) 936-7087



**JTA PROTECT PLUS
SUPPLEMENTAL LIFE**

For JTA Members & Administrative Staff



PRODUCT OVERVIEW

JTA Protect Plus Supplemental Life is a life insurance product that will enhance your Group Life or Individual Life coverage, or provide you with valuable life insurance coverage for the first time.

The plan is issued to JTA members & administrative staff between the ages of eighteen (18) and seventy (70) years.

ELIGIBILITY

This plan provides flexible benefits that allow members to choose coverage that suits their individual or family needs at affordable rates.

COVERAGE OPTIONS

JTA Protect Plus Supplemental Life provides four (4) coverage options without a medical examination:

- \$2,000,000 • \$4,000,000
- \$3,000,000 • \$5,000,000

BENEFIT PAYABLE

DEATH

The sum insured is paid to cover family obligations, final expenses, children's education or inheritance for loved ones.

Graded death benefits apply as follows:

First 12 months - refund of all premiums
After 12 months - 100% of sum insured

Claims are paid within 10 days after receipt of duly completed claim forms along with the death certificate.

TERMINAL ILLNESS

If the employee is diagnosed as terminally ill, where the prognosis is no more than six (6) months to live – Sagicor will immediately pay fifty percent (50%) of the sum insured (subject to an upper limit, as determined by Sagicor from time to time). However, no benefit shall be payable within twelve (12) months of the commencement of coverage, which results directly or indirectly from a condition for which the member had previously received treatment or of which he was aware at entry.

EXTENSION OF COVERAGE

If an employee dies during the thirty-one (31) day period following cancellation of his/her insurance, the total sum insured shall be payable as a claim.

PREMIUM PAYMENTS

Premiums are payable monthly via salary deduction. This benefit is yearly renewable and rates agreed upon with the JTA are valid for a 12 month period. Annually, Sagicor will review the utilization, participating levels and benefits and set the new premium rates for the following twelve (12) month period.

Any rate change will be communicated to the JTA prior to becoming effective. These rate changes will automatically apply to all members unless written notification of termination of your coverage is received by Sagicor.

WAIVER OF PREMIUM

If an employee, while insured and under the age of sixty (60) years, becomes totally disabled and if such total disability continues after the discontinuance of premium

payments for the employee's insurance, the insurance will be extended, without payment of the premium during the continuance of the total disability for a period of one (1) year. The employee is required to submit proof of disability within three (3) months immediately preceding the end of each subsequent year.

TERMINATION

This plan shall be terminated in accordance with the relevant Termination provisions in the Base Plan.

CONVERSION

If the coverage ceases by reason of the employee's termination of employment or termination of the Group Policy, the employee is eligible to convert within 31 days after termination with a Sum Insured that is less than or equal to the sum insured under this benefit, without providing evidence of insurability.

NB: No refund shall be payable on the failure to exercise the conversion privilege.

ADDITIONAL COVERAGE

Provided that this coverage has been in effect for one (1) year, you may opt to adjust the benefits at anytime with a maximum of once per year on the policy anniversary. An enrollment form must be completed, including the Health Statement, indicating the additional amount. The additional coverage however will be required to fulfill the twelve (12) month waiting period. If the insured dies before the end of this period the original sum insured will be payable and Sagicor will reimburse the additional premiums paid by the employee to the beneficiary.