

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 \$3,000,000 in critical illness coverage.⁵

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

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.**
- Access up to 3 million dollars worth of coverage should you or any one of your covered family members become diagnosed with one of the six covered critical illnesses: **cancer, heart attack, stroke, paralysis, major burns and coma.**⁵
- You may enroll for coverage under the Family Critical Illness Plan once you or any adult being enrolled are under the age of 60 yrs and dependent children are under the age of 26 yrs.
- Qualify easily for coverage, no medical is required when you sign up.
- Receive benefits for your 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 only one lump sum benefit payment.
- This plan is flexible and allows you to select coverage that is right for you and your family. Each family member may be enrolled for their own coverage amounts up to the maximum of 3 million.¹
- If the Plan is still in effect and no claim has been made in relation to an Insured Person, we will refund 50% of premiums paid excluding any interest for that Insured Person upon him/her reaching age 75 or in the case of the insured unmarried child who is not permanently disabled, when he/she marries or reaches 26 years of age (whichever occurs first).

Individual Benefit under the Family Critical Illness Plan will discontinue:

- If you or any one of your covered family members chooses to terminate coverage.
- If you do not pay your monthly Family Critical Illness Plan premium before the end of the grace period provided.
- When a dependent child who is not permanently disabled who is covered under the Family Critical Illness Plan marries or reaches age 26, whichever occurs first.
- When all other family members reaches age 75.
- After you or any of your covered family members has received payment from a Family Critical Illness Plan claim.⁴
- Once you or any of your covered family members has passed away.

Your Family Critical Illness Plan Premium:

- Your Family Critical Illness Plan premium is calculated based on an age banded premium rate guide that is available at your credit union or Family Critical Illness Plan provider.
- Premiums for each person covered under the Family Critical Illness Plan will be determined by their age on the date of their enrolment in the plan and coverage issued by us.
- The premium amount payable for each covered family member remains the same for that coverage amount throughout the lifetime of the plan.

EXCLUSIONS:

You will not receive benefits if diagnosis of one of the covered critical illnesses² is caused by:

- Wilful self-inflicted injury or illness
- Abuse of drugs and/or alcohol
- Committing or attempting to commit a crime or involvement in criminal activity
- Wilful ingestion of poisonous substances or wilful inhalation of poisonous gases or vapours
- Pre-existing conditions
- Bodily Injury through external and violent means, provided that the insured person did not initiate
- Injury, illness, or death resulting directly or indirectly from nuclear reaction, radiation or radioactive contamination.

Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex or infection by HIV virus:

Benefits under this plan are not payable if the diagnosis of a covered critical illness results either directly or indirectly from AIDS, AIDS related complex or infection by HIV virus during the first five years of continuous coverage immediately after effective date of enrolment.

Filing a claim:

- You must complete a Claim Form as proof of diagnosis to receive the critical illness benefit. The claim form must be accompanied by a detailed medical report signed by the attending specialist (qualified in the respective field) of the Insured Person. We may ask for additional proof or information 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 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, parents or parents-in-law or children under the age of 26. Additional enrolment is subject to the specifications outlined in the Policy. ³You may enrol for the Family Critical Illness Plan up to age 59, including the day prior to your 60th birthday; children may be enrolled prior to age 26. 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 receive a critical illness benefit of up to \$3,000,000, following the initial enrolment and subject to the specifications outlined in the policy and the six-month waiting period.

FCIP 0817

Sign up for the Family Critical Illness Plan today!

For more information ask your credit union representative or Family Critical Illness Plan provider, call CUNA Caribbean Insurance Jamaica Limited at 929-3570/3 or email customerservicesjamaica@cunacaribbean.com or ccijsales@cunacaribbean.com

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