

Coverage Under the Critical Illness Rider Will Terminate on the earliest of:

- The Policyholder attains the age of seventy-five (75).
- CCIJ or the Policyholder gives at least thirty-one (31) days advance written notice to the other of its intention to terminate.
- When the Policyholder fails to remit premium.
- A Critical Illness benefit has been paid.
- Death of the primary insured.

In accordance with the Insurance Act, We shall provide a notice with the appropriate details contained therein to the Policyholder, and thereafter allow for thirty-one (31) days to elapse prior to the termination of the policy as stated at 3 above.

Critical Illness Rider - Exclusions:

Benefits are not payable, if the diagnosis of one of the covered critical illnesses is directly or indirectly caused by:

- Willful, self-inflicted injury or illness.
- Willful misuse or abuse of drugs and/or alcohol.
- Committing or attempting to commit a crime or involvement in criminal activity except where the Policyholder is the victim.
- Poison, inhaled poisonous gases or vapors.
- Pre-existing condition(s) known to the Policyholder for which he/she received medical advice, consultation or treatment on or prior to the effective date of application on this rider and which were not fully and truthfully disclosed prior to the effective date of application of the rider.
- Or triggered by bodily injury through external and violent means.
- AIDS, AIDS-related complex, or infection by HIV virus.
- Injury, illness, or death resulting directly or indirectly from nuclear reaction, radiation or radioactive contamination.

Critical Illness Rider Premium Schedule:

Age Band	Coverage	
	\$500,000.00	\$1,000,000.00
Monthly Premium		
18 - 34	\$ 350.00	\$ 700.00
35 - 44	\$ 715.00	\$ 1,430.00
45 - 54	\$ 1,490.00	\$ 2,980.00
55 - 59	\$ 2,245.00	\$ 4,490.00

Filing a Critical Illness Rider Claim:

- Complete a Claim Form as proof of diagnosis for the Critical Illness Rider benefit. The Claim Form must be accompanied by a detailed medical report, signed by the attending specialist of the Policyholder.
- Claims must be presented within two (2) years after the confirmed diagnosis.
- CUNA Caribbean Insurance Jamaica Ltd. reserves the right to request additional documentation during the claims process.

The insurance product described in this brochure is only a brief description of the terms and conditions of the coverage. Complete details, including limitations and exclusions are provided in the Policy.

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If you are not yet covered under the Family Indemnity Plan or the Family Indemnity Plan with the Critical Illness Rider, then don't hesitate. Sign up today!

Should you have any queries, complaints or require further clarification and/or information, contact your Administrator, or CUNA Caribbean Insurance Jamaica Ltd at: cservicesja@cunacaribbean.com or call (876) 929-3570/3.

www.cunacaribbean.com For All People



The Family Indemnity Plan (with Critical Illness Rider)

IS AH GOOD THING!

OUR FAMILY IS PROTECTED WITH THE **BEST** FUNERAL INSURANCE PLAN!



SIGN UP TODAY!
For the best insurance protection for your family

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A member of  CUNA MUTUAL GROUP

The Family Indemnity Plan

(with Critical Illness Rider)

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 (7) coverage options are available.

Family Indemnity Plan - Benefits

- The monthly premium covers final expenses for the Policyholder and up to five (5) eligible family members.
- No medical examination required when you sign up.
- The Policyholder is eligible to receive the full individual benefit (per person) where valid claims are made.
- The Policyholder will receive lifetime insurance coverage once he/she applies before age seventy-six (76) and the application is approved.
- It's available at your Credit Union or other approved FIP Administrators.

Who is Covered?

The Policyholder may select any one (1) of the seven (7) coverage options available under the Family Indemnity Plan. The plan selected will cover the Policyholder and any combination of the following persons (up to a maximum of six (6) lives):

- The Policyholder's spouse/significant other.
- Any combination of up to two (2) parents or parents-in-law. These persons must be age seventy-five (75) or younger at the time of application. A maximum of two (2) claims will be paid for this category of insureds.
- Children (including dependent children under the Policyholder's legal guardianship, aged one (1) through twenty-five (25) who are not married).
- Children who are permanently disabled for the duration of their life, if enrolled prior to age twenty-six (26).

Options:

	Monthly Premium	Individual Benefits
Plan A	\$ 422.40	\$ 80,000.00
Plan B	\$ 633.60	\$ 120,000.00
Plan C	\$ 792.00	\$ 150,000.00
Plan D	\$ 1,320.00	\$ 250,000.00
Plan E	\$ 2,112.00	\$ 400,000.00
Plan F	\$ 3,432.00	\$ 650,000.00
Plan G	\$ 5,280.00	\$1,000,000.00
Plan H	\$ 6,864.00	\$1,300,000.00
Plan I	\$ 8,864.00	\$1,600,000.00
Plan J	\$ 10,458.00	\$1,800,000.00
Plan K	\$ 12,680.00	\$2,000,000.00

The Policyholder may change to a higher or lower plan no more than once every twelve (12) months.

Easy Application and Payment

Complete a simple application form, provide the originals and copies of the documents listed below and pay the first month's premium.

- **Proof of Identity:** Copy of a valid government issued ID; driver's license, passport or national ID.
- **Proof of Address:** Utility bill, bank or credit union statement or completed Proof of Address Form. These documents must not be more than three (3) months old.
- **Proof of Relationship:** Valid marriage certificate or Common-law Spouse Declaration Form, valid birth certificate, valid proof of legal guardianship.

Non-duplication of Coverage: The Policyholder or other covered family member(s) cannot be insured under more than one Family Indemnity Plan Policy.

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

Documents Needed to File a Family Indemnity Plan Claim

The original and copies of the documents must be submitted along with the Claim Form:

- Valid government issued ID and proof of address for the claimant.
- Valid government issued ID for the deceased.
- Valid death certificate for the deceased.

CUNA Caribbean Insurance Jamaica Ltd. reserves the right to request additional documentation during the claims process.

Claims must be presented within two (2) years of the death of an insured.

Family Indemnity Plan-Termination

Insurance for all insureds under this Policy will terminate when any of the following occurs:

- (1) The Policyholder provides notice of termination.
- (2) We provide notice of termination.
- (3) When the policyholder fails to remit premium.

In accordance with the Insurance Act, We shall provide a notice with the appropriate details contained therein to the Policyholder, and thereafter allow for thirty-one (31) days to elapse prior to the termination of the policy as stated at 3 above.

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 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 active if the premium is paid. The grace period will not apply if coverage under your Family Indemnity Plan is terminated by CUNA Caribbean Insurance Jamaica Ltd or by the Policyholder.

Premium Rate Adjustments

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

Family Indemnity Plan -Exclusions

Suicide: If suicide is committed by an insured person within two (2) years of the effective date of the policy, CUNA Caribbean Insurance Jamaica Ltd will not pay the individual benefit.

Terrorism/Nuclear: Individual benefits under the policy are not payable if the insured dies directly or indirectly from: nuclear reaction, radiation or radioactive contamination.

Criminal Activity: If an insured dies as a result of being involved in any criminal activity (other than being a victim), CUNA Caribbean Insurance Jamaica Ltd will not pay the individual benefit.

THE CRITICAL ILLNESS RIDER IS OPTIONAL

Benefits

- The Policyholder may apply for the FIP Critical Illness Rider once he/she has not reached the age of sixty (60).
- Coverage is available to the Policyholder should he/she be diagnosed with any of the following covered critical illnesses: cancer, heart attack, stroke, paralysis, or major burns.
- The Policyholder is not required to do a medical at the time of application.
- There is a waiting period if diagnosed with a covered critical illness within six (6) months of the effective date of the Critical Illness Rider. During this waiting period, the Policyholder will not be eligible for a benefit, for that specific critical illness unless it was due to an accident.
- The Policyholder is entitled to only one lump sum payment for the life of the Critical Illness Rider.
- All premiums paid will be refunded, without interest under the Critical Illness Rider if the Policyholder dies and the policy is still in effect.
- The Policyholder may change to a higher coverage option only after six (6) months have elapsed from the effective date of the Critical Illness Rider.
- If the Policyholder's application for a higher plan is approved, a further six (6) months waiting period will apply, before the benefit becomes payable under the higher coverage.
- In the event of a change to a lower coverage option, benefits based on the lower coverage option become effective on the first of the month following the date on which the application was made for the change. No further waiting period will be applicable.