

# overview

## WHO & WHAT ARE YOU WORKING FOR?

There comes a time when you may ask yourself these questions. The answer lies in the reason why you put your heart and energy into your business – for your family, your children or simply, pursuing your passion.

As your business evolves, Sagicor will be with you every step of the way. Your future will look brighter with this plan that allows you to save, invest and protect you, your family and your business.

## What is Sagicor Business Growth Solution?

A competitively priced plan that comprises four (4) insurance products:

- Term Life Insurance
- Critical Illness
- Individual Health
- Savings

Here are details on the four areas of coverage that will help you grow your business and achieve your financial goals:

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### Term Life Insurance

Term Life Insurance is a cost-effective way to provide life insurance coverage up to a specific age or for a specific number of years.

### Critical Illness

The one-off lump sum payment you receive from this plan is designed to help you adapt to a new lifestyle caused by your illness while enabling you to continue to financially support yourself and your family.

This plan covers over twenty (20) illnesses:

1. Heart Attack
2. Stroke
3. Coronary Artery Disease requiring surgery
4. Alzheimer's Disease
5. Cancer
6. Renal Failure
7. Paralysis
8. Major Organ Transplant
9. Heart Valve and Structural Surgery
10. Multiple Sclerosis
11. Blindness
12. Major Burns
13. Coma
14. Benign Tumor
15. Loss of Limbs
16. Loss of Speech
17. Motor Neuron Disease

18. Deafness
19. Parkinson's Disease
20. Aorta Surgery
21. Loss of Independent Existence

## Individual Health

Individual health insurance can help prevent staggering expenses if you face major medical events including a medical emergency. Get the treatment you need when you and your loved ones need it.

## Savings

The savings solution offered by Sagicor, combined with the other insurance plans, will help you reach your financial goals.

## Is it Easy to Enroll?

Yes! The Sagicor Business Growth Solution is for business owners, self-employed persons and 20-60 years persons. Call us on 800-SAGE (7243).



## faqs

### Who is eligible for coverage from this plan?

This plan has been specifically designed for the following persons:

#### Group 1:

- Business owners and self-employed persons
- 20-60 years old
- Unlikely to have existing insurance coverage or financial planning

#### Group 2:

- Business associations or other entrepreneurial influencer groups

### What is the Sagicor Business Growth Solution?

A competitively priced and flexible bundle of four (4) products that will allow you to invest and protect

yourselves and your families from financial loss.

**Products:**

- Term Life Insurance
- Critical Illness
- Individual Health
- Savings

## What is Term Life Insurance?

Term Life Insurance is a cost-effective way to address any life insurance needs you may have. For more information, please visit our [Term Life Insurance product page](#).

## What is Critical Illness and what are the areas covered by Critical Illness benefit?

The one-off lump sum payment you receive from this plan is designed to help you adapt to a new lifestyle caused by your illness while enabling you to continue to financially support yourself and your family. This plan covers over twenty illnesses including:

1. Heart Attack
2. Stroke
3. Coronary Artery Disease requiring surgery
4. Alzheimer's Disease
5. Cancer
6. Renal Failure
7. Paralysis
8. Major Organ Transplant
9. Heart Valve and Structural Surgery
10. Multiple Sclerosis
11. Blindness
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20. Aorta Surgery
21. Loss of Independent Existence

## What is Individual Health?

Individual health insurance can help prevent staggering expenses if you face a medical emergency. Get the

treatment you need when you and your loved ones need it. For more information, please visit our [Individual Health Insurance page](#).

### What is the Savings Solution?

The savings solution offered by Sagicor, combined with the other insurance plans, will help you reach your financial goals.

### Is it easy to enroll?

To have a conversation about your financial goals, you may either contact an agent or our Call Centre 800-SAGE (7243) or visit us on [Sagicor.com/business-growth-solution](http://Sagicor.com/business-growth-solution)

### How much coverage can I get?

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You can apply for combined coverage on the Term and Critical Illness of up to BBD 400,000 in Barbados, BBD 550,000 in the Eastern Caribbean or TTD 1,500,000 in Trinidad. The above limits include any amounts approved in the last 12 months. In addition, you can apply for Individual Health coverage of BBD 500,000, ECS 500,000 or TTD 250,000.

## related products

### Small Business Policy Package

The new Small Business Pack from Sagicor General provides our most comprehensive insurance coverage for small to medium sized business, typically those with fewer than 25 employees. This uniquely bundled policy provides all the

### Term Life Insurance

Suppose your family needs to be protected during a certain critical period, for example, during a mortgage or a loan repayment. With Sagicor Term Life Insurance, you get more insurance coverage for your premium dollar than any other form of insurance.

### CariCARE™ Protector

Get the treatment you need, when you need it. Proper health insurance ensures you and your loved ones have access to the best care available. CariCARE Protector covers your costs in case of a serious medical illness, dental procedure and vision care.

different types of insurance your business needs in a single policy, helping to protect your business against unexpected losses.