

SAGICOR
TRINIDAD AND TOBAGO TT\$
TABLE OF UNDERWRITING REQUIREMENTS FOR LIFE, CRITICAL ILLNESS AND
INDIVIDUAL HEALTH PLANS
Effective Date – 12TH MAY 2020

Ages	Face Amount	Evidence
0-15	up to 1,500,000	Non-Medical
	1,500,001 and up	Child's Medical, APS, HIV & Nicotine from age 14yrs, PCS on parent
16-55	up to 1,500,000	Non-Medical
	1,500,001-2,000,000	Medical, BCP 1, Nicotine (non-smokers only), Marijuana, PSA from age 40
	2,000,001-2,999,999	Medical, BCP2, ECG, HBA1C, Nicotine (non-smoker only), Marijuana, PSA from age 40
	3,000,000 and up	Medical, BCP2, HBA1C, ECG, Marijuana, Cocaine, PSA from age 40, Nicotine (non-smoker only), PCS, Inspection Report from \$5M
56-65	up to 1,500,000	Non-Medical
	1,500,001-2,999,999	Medical, BCP 2, PSA, HBA1C, ECG, Marijuana, Cocaine, Nicotine (non-smokers only)
	3,000,000 and up	Medical, BCP 2, PSA, HBA1C, Treadmill ECG, CBC, Nicotine (non-smoker only), Marijuana, Cocaine, PCS, Inspection Report from \$5M
66 and over	up to 500,000	Medical, BCP1 minus HIV, ECG, HBA1c, PSA
	500,001 – 2,499,999	Medical, ECG, BCP2, PSA, HBA1c, CBC, Nicotine from \$1,500,001 (non-smokers only)
	2,500,000 and up	Medical, BCP2, PSA, HBA1C, CBC, ESR, Nicotine, Marijuana, Cocaine, Stress ECG, PCS from \$3M, Inspection Report from \$5M

Please note for sum assureds in US currency, please use US\$ Grid.

FOR YOUR GUIDANCE

CRITICAL ILLNESS

- Effective June 1st, 2015 the maximum amount of CI available with all companies in T&T is TT\$6,000,000.00 or US\$1,000,000.00
- Client must qualify both medically and financially for this plan
- Maximum CI Insurance on a non-working spouse is TT\$1,000,000.00; subject to amount of cover in force on working spouse. Ideally, the sum assured should not exceed 50% of working spouse's cover.
- CI is not available to clients working overseas (e.g. in the oil industry), as our Reinsurers' do not offer this type of cover for these applicants.
- Routine APS required on Critical Illness cases, if client is aged 50 and over
- CI and Life amounts to be combined to determine the medicals required
- Income factor to be used to calculate maximum amount of CI allowed:

Age	Income Factor X Annual Income
50 or under	9
51-60	7
Over 60	5

SAGICOR INCOME PROTECTOR

- Full description of occupational duties to be provided
- Occupational Questionnaire to be completed, where necessary
- AD&D amount to be used for determining routine medical requirements

INDIVIDUAL HEALTH APPLICATIONS

- **Sagicor Health Protector (TT POLICY):**
Insured age 51 and over – Full Medical and Micro required
- **Sagicor Classic Series (US POLICY):**
Insured age 41 and over – Full Medical and Micro required
- Child's Non-Medical to be completed for dependents age 0 to 12 years
- Adult Non-Medical to be completed for dependents age 13 years and over

SIMPLIFIED ISSUE (E-APP)

- Nicotine and Non-Medical not required for amounts up to \$1,500,000.00
- If client has submitted 2 or more applications (E-app and other) **within a 12 month period**, where the total sum assured is **over \$1,500,001.00**; routine requirements to be completed as per Grid

PRIVATE AND CONFIDENTIAL STATEMENT (PCS) to be completed: -

- For accumulated amounts of \$3,000,000 and over
- If insurance is for business purposes, or other than for personal estate
- If proposed insured is self-employed, pages 3 and 4 to be completed
- For ages 0-17 where a PCS is needed it must be done on the Parent

INSPECTION REPORT to be completed: -

- For sum assureds of \$5,000,000 and over
- If requested at the Underwriter's discretion

SMOKER DIFFERENTIATED PRODUCTS (Non- Smoker rates):

- **Nicotine test at \$1,500,001** and over for non-smoker clients
- Nicotine to be requested on **insured** aged 14 years old and over.

HIV TEST REQUIRED

- Insurance purchased **within 1 year with Sagikor or any other insurance** company totaling \$1,500,001 and over
- HIV to be requested on insured age 14 yrs. and over
- Policies for Reinstatement – if lapsed for 6 months and over with Sum Assured of \$1,500,001 and over
- Sum Assured of US\$225,001 and over

ATTENDING PHYSICIAN STATEMENT (APS)

- APS may be requested at **the underwriter's discretion**, in the following instances:
 1. in cases where children are aged 0-15 years
 2. as an **additional requirement** further to review of client's application/medical history.
- APS costs over TT\$350.00 must be referred to and approved by the underwriter before being requested

JUVENILES UP TO AGE 15

- Child's Non-Medical Form to be used up to age 12
- Adult Non-medical form to be used from age 13
- A Full Medical may be discretionary based on medical history
- Where a Full Medical is requested, agent to provide Dr with Child's Medical form
- An APS may be requested at the underwriter's discretion based on medical history

CHANGE FROM OPTION 1 TO OPTION 2 (Junior Life Saver)

- Application for Reinstatement and/or Policy Change Form – **revised Form UND70025 dated September 2012**
- Non-Medical
- Smoking Questionnaire – giving past and present smoking history
- If change is from Smoker to Non-smoker; **Nicotine @ client's expense** – to be done at a lab on our panel
- Non-smokers Declaration

CHANGE FROM SMOKER TO NON-SMOKER RATES

To qualify client must have stopped smoking for a minimum 12 months, prior to applying for a change in rates, and must complete the following:

- Application for Reinstatement and/or Policy Change Form- **revised Form UND70025 dated September 2012 which includes the non-medical questions**
- **Nicotine @ client's expense** – to be done at a lab on our panel
- Smoking Questionnaire – giving past and present smoking history
- Non-smokers Declaration

N.B. – the removal of Smoker rates will be available subject to a full review by our underwriters and no adverse health issues being evident.

REMOVAL OF AN OCCUPATIONAL RATING

The following to be completed:

- Application for Reinstatement and/or Policy Change Form - **revised Form UND70025 dated September 2012**
- Occupational Questionnaire

REMOVAL OF A MEDICAL RATING

The following to be completed:

- Application for Reinstatement and/or Policy Change Form - **revised Form UND70025 dated September 2012**
- Evidence of insurability from client's personal doctor, providing reasons why rating risk is no longer applicable
- Medical tests may be requested by underwriter further to review – cost of medicals will be **at the client's expense**

ADD ONS/INCREASES TO EXISTING POLICIES

A regular Non- Medical based on age/amount criteria, **must** be completed in addition to the usual change form (similar to when a medical is required) for:

- Increase in sum assured
- Addition of Term rider
- Addition of Critical Illness benefit

MULTIPLE APPLICATIONS: within a 12-month period

Except for WP on pension plans, always combine sum assureds to determine routine requirements. e.g. Add Excess Group, Sagicor Income Protector, Critical Illness, Term then apply medical requirements.

PENSION WITH WP & TD OF SAVINGS PREMIUM APPLICATIONS

Non-Medical required **only**

STATEMENT OF GOOD HEALTH (SOGH) required if medical evidence is

- over three (3) months for Critical Illness
- over six (6) months for Life
- to **re-open ALL applications** except in instances where the file was closed for an outstanding medical which has subsequently been received

AUDITED FINANCIAL STATEMENTS - Keyman Insurance and Self-Employed

This is a requirement for Sagicor Life Inc. AML/CFT program. It is also a legal requirement when establishing an account with a Financial Institution.

To be provided for Underwriting purposes

- Audited Accounts for the last 3 years OR
- Bank statements for the last 3 years OR
- Statement of Affairs (SOA) if the above are not available

OTHER

- **Females Only** – Micro should be scheduled for at least five (5) days pre- or post-menstruation
- **Males Only** - Prostate Specific Antigen (PSA), which is a blood test
- **HBA1C** – Hemoglobin A1C blood test for measuring control of Diabetes
- **CBC** – Complete Blood Count
- **ESR** – Erythrocyte Sedimentation Rate
- **Lipid Profile** contains the following tests – Total Cholesterol, HDL, LDL, Triglycerides
- **Kidney Function Test or KFT** contains the following tests – BUN & Creatinine
- **Liver Function Test or LFT** contains the following tests – ALT, AST, GGT, ALP, Bilirubin
- **Thyroid Function Test or TFT** contains the following tests – T3, T4, TSH
- **Full Medicals** are valid for six (6) months
- **All Blood Tests** are valid for six (6) months
- **Resting and Treadmill Stress ECGs** are valid for one (1) year
- **Inspection Reports** are valid for one (1) year

**SAGICOR
BLOOD PROFILES COMPOSITION**

BLOOD CHEMISTRY PROFILE (BCP 1) includes:

CHOLESTEROL	- (CHOL)
HIGH DENSITY LIPOPROTEINS	- (HDL)
FASTING BLOOD SUGAR	- (FBS)
HUMAN IMMUNODEFICIENCY VIRUS	- (HIV)
MICROURINALYSIS	(MICRO)

BLOOD CHEMISTRY PROFILE – BCP (2) includes:

FASTING BLOOD SUGAR	(FBS)
CHOLESTEROL	(CHOL)
HIGH/LOW DENSITY LIPOPROTEINS	(HDL/LDL)
TRIGLYCERIDES	(TRIGS)
SERUM GLUTAMIC PYRUVIC TRANSAMINASE	(SGPT)
SERUM GLUTAMIC OXALACETIC TRANSAMINASE	(SGOT)
GAMMA GLUTAMYL TRANSPEPTIDASE	(GGTP)
BLOOD UREA NITROGEN	(BUN)
BILIRUBIN	(BIL)
SERUM CREATININE	(Creat)
ALKALINE PHOSPHATASE	(ALP)
MICROURINALYSIS	(MICRO)
HUMAN IMMUNODEFICIENCY VIRUS	(HIV)



***Underwriting Requirements Aruba & Curacao (in local currency)
Effective 12th May 2020***

Wise Financial Thinking for Life

Ages	Face Amount	Evidence
0-13	up to 400,000	Non-Medical
	400,001-500,000	Child Medical
	500,001 and up	Child Medical, APS, PCS on Parent
14-55	up to 400,000	Non-Medical
	400,001 - 500,000	Medical, Micro, HIV, Nicotine, Marijuana, PSA – From age 40
	500,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, Nicotine, Marijuana, PSA – From age 40
	1,000,001 and UP	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, ECG, PCS, PSA – From age 40
56-65	up to 400,000	Non-Medical
	400,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, ECG
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, SECG, PCS
66 and over	up to 400,000	Medical, Micro, FBS, Total Cholesterol, HDL, HbA1C, PSA, * HIV,
	400,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, ECG, CBC
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, Stress ECG, CBC, ESR, PCS

Please note for sum assureds in US currency, please use US\$ Grid.

Notes:

1. **Multiple Applications: within a 12 month period**

Critical Illness and Life amounts purchased in a 12 -month period on the **same** life should be added together (not owner added to insured), then apply medical requirements.

2. *HIV & Nicotine to be done from ages 14 & up for amounts \$400,001 and up
3. Routine APS for all Critical Illness cases age 50 years and over
4. Nicotine testing is not required if applicant declares smoking nicotine. A smoking Questionnaire is however required to provide details of smoking history.
5. Marijuana testing is required when applicant declares smoking/using marijuana
6. PSA test are to be done on **MEN ONLY age 40 and up.**
7. **Females Only** - Micro should be scheduled for at least five (5) days pre or post-menstruation.
8. Medical Examinations, Blood Tests and HIV are valid for six (6) months.
9. ECGs (regular and stress) are valid for one (1) year.
10. A Statement of Good Health (SOGH) will be required for
 - Life Insurance Applicants when medical evidence exceeds six (6) months.
 - Critical Illness Applicants when medical evidence exceeds three (3) months.

Definitions

PCS (Personal Confidential Statement). This should be completed for all accumulated amounts more than \$1,000,000.

Medical: Full physical completed by physician.

Blood Sugar Test

FBS - Fasting Blood Sugar
HbA1c - Haemoglobin A1c

Prostate Screen

PSA - Prostate Specific Antigen

Cardiovascular Screen

ECG – Electrocardiogram
Stress ECG

Haematology

CBC – Complete Blood Count
ESR - Erythrocyte Sediment Rate

Serology

HIV - Human Immune-Deficiency Virus

Liver Function Test

ALP - Alkaline Phosphatase
ALT – Alanine Aminotransferase
AST – Aspartate Aminotransferase
GGT – Gamma-Glutamyl Transferase
T Bil – Total Bilirubin

Kidney Function Test

BUN – Blood Urea Nitrogen
Creatinine

Lipids

Total Cholesterol
Triglycerides
HDL – High Density Lipoprotein
LDL – Low Density Lipoprotein

Drug Screen

Marijuana
Cocaine

Tobacco Use

Nicotine

Urine Screen

Microscopic Urinalysis



Wise Financial Thinking for Life

Underwriting Requirements Belize BZD\$ ***Effective May 12, 2020***

Ages	Face Amount	Evidence
0-13	up to 400,000	Non-Medical
	400,001-500,000	Child Medical
	500,001 and up	Child Medical, APS, PCS on Parent
14-55	up to 400,000	Non-Medical
	400,001 - 500,000	Medical, Micro, HIV, Nicotine, Marijuana, PSA – From age 40
	500,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, Nicotine, Marijuana, PSA – From age 40
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, ECG, PCS, PSA – From age 40
56-65	up to 400,000	Non-Medical
	400,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, PSA, ECG
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, PSA, ECG, PCS
66 and over	up to 400,000	Medical, Micro, FBS, Total Cholesterol, HDL, HbA1c, PSA
	400,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, PSA, ECG, CBC
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, PSA, Stress ECG, CBC, ESR, PCS

Notes

1. No HIV test will be required for children to be insured; age 13 years or under.
2. Routine APS for all Critical Illness cases; age 50 years and over.
3. Nicotine testing is not required if the applicant declares smoking nicotine.

A smoking Questionnaire is however required to provide details of smoking history.

4. Marijuana testing is required when applicant declares to smoking or using marijuana.
5. PSA test to be completed on MEN ONLY from age 40 as outlined in schedule.
6. Critical Illness and Life amounts purchased in a 12-month period on the same life should be added together. In situations where the owner differs from the insured, the amounts should not be added.
7. Medical examinations, blood tests and HIV tests are valid for six (6) months.
8. ECGs (regular and stress) are valid for one (1) year.
9. A Statement of Good Health (SOGH) will be required for
 - Life Insurance Applicants when medical evidence exceeds six (6) months.
 - Critical Illness Applicants when medical evidence exceeds three (3) months.

Definitions

PCS (Personal Confidential Statement). This should be completed for all accumulated amounts more than \$1,000,000.

Medical: Full physical completed by physician.

Blood Sugar Test

FBS - Fasting Blood Sugar
HbA1c - Haemoglobin A1c

Prostate Screen

PSA - Prostate Specific Antigen

Cardiovascular Screen

ECG – Electrocardiogram
Stress ECG

Haematology

CBC – Complete Blood Count
ESR - Erythrocyte Sediment Rate

Serology

HIV - Human Immune-Deficiency Virus

Liver Function Test

ALP - Alkaline Phosphatase
ALT – Alanine Aminotransferase
AST – Aspartate Aminotransferase
GGT – Gamma-Glutamyl Transferase
T Bil – Total Bilirubin

Kidney Function Test

BUN – Blood Urea Nitrogen
Creatinine

Lipids

Total Cholesterol
Triglycerides
HDL – High Density Lipoprotein
LDL – Low Density Lipoprotein

Drug Screen

Marijuana
Cocaine

Tobacco Use

Nicotine

Urine Screen

Microscopic Urinalysis



Wise Financial Thinking for Life

Underwriting Requirements Barbados BDS\$ Effective May 12, 2020

Ages	Face Amount	Evidence
0-13	up to 400,000	Non-Medical
	400,001-500,000	Child Medical
	500,001 and up	Child Medical, APS, PCS on Parent
14-55	up to 400,000	Non-Medical
	400,001 - 500,000	Medical, Micro, HIV, Nicotine, Marijuana, PSA – From age 40
	500,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, Nicotine, Marijuana, PSA – From age 40
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, ECG, PCS, PSA – From age 40
56-65	up to 400,000	Non-Medical
	400,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, PSA, ECG
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, PSA, ECG, PCS
66 and over	up to 400,000	Medical, Micro, FBS, Total Cholesterol, HDL, HbA1c, PSA
	400,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, PSA, ECG, CBC
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1c, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, ALP, Nicotine, Marijuana, Cocaine, PSA, Stress ECG, CBC, ESR, PCS

Notes

1. No HIV test will be required for children to be insured; age 13 years or under.
2. Routine APS for all Critical Illness cases; age 50 years and over.
3. Nicotine testing is not required if the applicant declares smoking nicotine.

A smoking Questionnaire is however required to provide details of smoking history.

4. Marijuana testing is required when applicant declares to smoking or using marijuana.
5. PSA test to be completed on MEN ONLY from age 40 as outlined in schedule.
6. Critical Illness and Life amounts purchased in a 12-month period on the same life should be added together. In situations where the owner differs from the insured, the amounts should not be added.
7. Medical examinations, blood tests and HIV tests are valid for six (6) months.
8. ECGs (regular and stress) are valid for one (1) year.
9. A Statement of Good Health (SOGH) will be required for
 - Life Insurance Applicants when medical evidence exceeds six (6) months.
 - Critical Illness Applicants when medical evidence exceeds three (3) months.

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PSA - Prostate Specific Antigen

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ECG – Electrocardiogram
Stress ECG

Haematology

CBC – Complete Blood Count
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Serology

HIV - Human Immune-Deficiency Virus

Liver Function Test

ALP - Alkaline Phosphatase
ALT – Alanine Aminotransferase
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T Bil – Total Bilirubin

Kidney Function Test

BUN – Blood Urea Nitrogen
Creatinine

Lipids

Total Cholesterol
Triglycerides
HDL – High Density Lipoprotein
LDL – Low Density Lipoprotein

Drug Screen

Marijuana
Cocaine

Tobacco Use

Nicotine

Urine Screen

Microscopic Urinalysis



Wise Financial Thinking for Life

Underwriting Requirements EC EC\$
Effective May 12, 2020

Ages	Face Amount	Evidence
0-13	up to 550,000	Non-Medical
	550,001-700,000	Child Medical
	700,001 and up	Child Medical, APS, PCS on Parent
14-55	up to 550,000	Non-Medical
	550,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, Nicotine, Marijuana, PSA – From age 40
	1,000,001 and UP	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, ECG, PCS, PSA – From age 40
56-65	up to 550,000	Non-Medical
	550,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, ECG
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, ECG, PCS
66 and over	up to 550,000	Medical, Micro, FBS, Total Cholesterol, HDL, HbA1C, PSA
	550,001 - 1,000,000	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, ECG, CBC
	1,000,001 and Up	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, Stress ECG, CBC, ESR, PCS

Notes

1. No HIV test will be required for children to be insured; age 13 years or under.
2. Routine APS for all Critical Illness cases; age 50 years and over.
3. Nicotine testing is not required if the applicant declares smoking nicotine.

A smoking Questionnaire is however required to provide details of smoking history.

4. Marijuana testing is required when applicant declares to smoking or using marijuana.
5. PSA test to be completed on MEN ONLY from age 40 as outlined in schedule.
6. Critical Illness and Life amounts purchased in a 12-month period on the same life should be added together. In situations where the owner differs from the insured, the amounts should not be added.
7. Medical examinations, blood tests and HIV tests are valid for six (6) months.
8. ECGs (regular and stress) are valid for one (1) year.
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ALP - Alkaline Phosphatase
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T Bil – Total Bilirubin

Kidney Function Test

BUN – Blood Urea Nitrogen
Creatinine

Lipids

Total Cholesterol
Triglycerides
HDL – High Density Lipoprotein
LDL – Low Density Lipoprotein

Drug Screen

Marijuana
Cocaine

Tobacco Use

Nicotine

Urine Screen

Microscopic Urinalysis

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TRINIDAD AND TOBAGO US\$
TABLE OF UNDERWRITING REQUIREMENTS FOR LIFE, CRITICAL ILLNESS AND
INDIVIDUAL HEALTH PLANS
Effective Date – 1st July 2020

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	225,001 and up	Child's Medical, APS, HIV & Nicotine from age 14yrs, PCS on parent
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	225,001-300,000	Medical, BCP 1, Nicotine (non-smokers only), Marijuana, PSA from age 40
	300,001-450,000	Medical, BCP2, ECG, HBA1C, Nicotine (non-smoker only), Marijuana, PSA from age 40
	450,001 and up	Medical, BCP2, HBA1C, ECG, Marijuana, Cocaine, PSA from age 40, Nicotine (non-smoker only), PCS, Inspection Report from \$750,000
56-65	up to 225,000	Non-Medical
	225,001-450,000	Medical, BCP 2, PSA, HBA1C, ECG, Marijuana, Cocaine, Nicotine (non-smokers only)
	450,001 and up	Medical, BCP 2, PSA, HBA1C, Treadmill ECG, CBC, Nicotine (non-smoker only), Marijuana, Cocaine, PCS, Inspection Report from \$750,000
66 and over	up to 75,000	Medical, BCP1 minus HIV, ECG, HBA1c, PSA
	75,001 – 375,000	Medical, ECG, BCP2, PSA, HBA1c, CBC, Nicotine from \$225,001 (non-smokers only)
	375,001 and up	Medical, BCP2, PSA, HBA1C, CBC, ESR, Nicotine, Marijuana, Cocaine, Stress ECG, PCS from \$450,001, Inspection Report from \$750,000

FOR YOUR GUIDANCE

CRITICAL ILLNESS

- Effective June 1st, 2015 the maximum amount of CI available with all companies in T&T is US\$1,000,000.00
- Client must qualify both medically and financially for this plan
- Maximum CI Insurance on a non-working spouse is US\$150,000 subject to amount of cover in force on working spouse. Ideally, the sum assured should not exceed 50% of working spouse's cover.
- CI is not available to clients working overseas (e.g. in the oil industry), as our Reinsurers' do not offer this type of cover for these applicants.
- Routine APS required on Critical Illness cases, if client is aged 50 and over
- CI and Life amounts to be combined to determine the medicals required
- Income factor to be used to calculate maximum amount of CI allowed:

Age	Income Factor X Annual Income
50 or under	9
51-60	7
Over 60	5

SAGICOR INCOME PROTECTOR

- Full description of occupational duties to be provided
- Occupational Questionnaire to be completed, where necessary
- AD&D amount to be used for determining routine medical requirements

INDIVIDUAL HEALTH APPLICATIONS

- **Sagicor Health Protector (TT POLICY):**
Insured age 51 and over – Full Medical and Micro required
- **Sagicor Classic Series (US POLICY):**
Insured age 41 and over – Full Medical and Micro required
- Child's Non-Medical to be completed for dependents age 0 to 12 years
- Adult Non-Medical to be completed for dependents age 13 years and over

SIMPLIFIED ISSUE (E-APP)

- Nicotine and Non-Medical not required for amounts up to US\$225,000
- If client has submitted 2 or more applications (E-app and other) **within a 12 month period**, where the total sum assured is **over** US\$225,000.00; routine requirements to be completed as per Grid

PRIVATE AND CONFIDENTIAL STATEMENT (PCS) to be completed: -

- For accumulated amounts of US\$450,000 and over
- If insurance is for business purposes, or other than for personal estate
- If proposed insured is self-employed, pages 3 and 4 to be completed
- For ages 0-17 where a PCS is needed it must be done on the Parent

INSPECTION REPORT to be completed: -

- For sum assureds of US\$750,000 and over
- If requested at the Underwriter's discretion

SMOKER DIFFERENTIATED PRODUCTS (Non- Smoker rates):

- Nicotine test at US\$225,001 and over for non-smoker clients
- Nicotine to be requested on **insured** aged 14 years old and over.

HIV TEST REQUIRED

- Insurance purchased **within 1 year with Sagicor or any other insurance** company totaling US\$225,001 and over
- HIV to be requested on insured age 14 yrs. and over
- Policies for Reinstatement – if lapsed for 6 months and over with Sum Assured of US\$225,001 and over

ATTENDING PHYSICIAN STATEMENT (APS)

- APS may be requested at **the underwriter's discretion**, in the following instances:
 3. in cases where children are aged 0-15 years
 4. as an **additional requirement** further to review of client's application/medical history.
- APS costs over TT\$350.00 must be referred to and approved by the underwriter before being requested

JUVENILES UP TO AGE 15

- Child's Non-Medical Form to be used up to age 12
- Adult Non-medical form to be used from age 13
- A Full Medical may be discretionary based on medical history
- Where a Full Medical is requested, agent to provide Dr with Child's Medical form
- An APS may be requested at the underwriter's discretion based on medical history

CHANGE FROM OPTION 1 TO OPTION 2 (Junior Life Saver)

- Application for Reinstatement and/or Policy Change Form – **revised Form UND70025 dated September 2012**
- Non-Medical
- Smoking Questionnaire – giving past and present smoking history
- If change is from Smoker to Non-smoker; **Nicotine @ client's expense** – to be done at a lab on our panel
- Non-smokers Declaration

CHANGE FROM SMOKER TO NON-SMOKER RATES

To qualify client must have stopped smoking for a minimum 12 months, prior to applying for a change in rates, and must complete the following:

- Application for Reinstatement and/or Policy Change Form- **revised Form UND70025 dated September 2012 which includes the non-medical questions**
- **Nicotine @ client's expense** – to be done at a lab on our panel
- Smoking Questionnaire – giving past and present smoking history
- Non-smokers Declaration

N.B. – the removal of Smoker rates will be available subject to a full review by our underwriters and no adverse health issues being evident.

REMOVAL OF AN OCCUPATIONAL RATING

The following to be completed:

- Application for Reinstatement and/or Policy Change Form - **revised Form UND70025 dated September 2012**
- Occupational Questionnaire

REMOVAL OF A MEDICAL RATING

The following to be completed:

- Application for Reinstatement and/or Policy Change Form - **revised Form UND70025 dated September 2012**
- Evidence of insurability from client's personal doctor, providing reasons why rating risk is no longer applicable
- Medical tests may be requested by underwriter further to review – cost of medicals will be **at the client's expense**

ADD ONS/INCREASES TO EXISTING POLICIES

A regular Non- Medical based on age/amount criteria, **must** be completed in addition to the usual change form (similar to when a medical is required) for:

- Increase in sum assured
- Addition of Term rider
- Addition of Critical Illness benefit

MULTIPLE APPLICATIONS: within a 12-month period

Except for WP on pension plans, always combine sum assureds to determine routine requirements. e.g. Add Excess Group, Sagicor Income Protector, Critical Illness, Term then apply medical requirements.

PENSION WITH WP & TD OF SAVINGS PREMIUM APPLICATIONS

Non-Medical required **only**

STATEMENT OF GOOD HEALTH (SOGH) required if medical evidence is

- over three (3) months for Critical Illness
- over six (6) months for Life
- to **re-open ALL applications** except in instances where the file was closed for an outstanding medical which has subsequently been received

AUDITED FINANCIAL STATEMENTS - Keyman Insurance and Self-Employed

This is a requirement for Sagicor Life Inc. AML/CFT program. It is also a legal requirement when establishing an account with a Financial Institution.

To be provided for Underwriting purposes

- Audited Accounts for the last 3 years OR
- Bank statements for the last 3 years OR
- Statement of Affairs (SOA) if the above are not available

OTHER

- **Females Only** – Micro should be scheduled for at least five (5) days pre- or post-menstruation
- **Males Only** - Prostate Specific Antigen (PSA), which is a blood test
- **HBA1C** – Hemoglobin A1C blood test for measuring control of Diabetes
- **CBC** – Complete Blood Count
- **ESR** – Erythrocyte Sedimentation Rate
- **Lipid Profile** contains the following tests – Total Cholesterol, HDL, LDL, Triglycerides
- **Kidney Function Test or KFT** contains the following tests – BUN & Creatinine
- **Liver Function Test or LFT** contains the following tests – ALT, AST, GGT, ALP, Bilirubin
- **Thyroid Function Test or TFT** contains the following tests – T3, T4, TSH
- **Full Medicals** are valid for six (6) months
- **All Blood Tests** are valid for six (6) months
- **Resting and Treadmill Stress ECGs** are valid for one (1) year
- **Inspection Reports** are valid for one (1) year

**SAGICOR
BLOOD PROFILES COMPOSITION**

BLOOD CHEMISTRY PROFILE (BCP 1) includes:

CHOLESTEROL	- (CHOL)
HIGH DENSITY LIPOPROTEINS	- (HDL)
FASTING BLOOD SUGAR	- (FBS)
HUMAN IMMUNODEFICIENCY VIRUS	- (HIV)
MICROURINALYSIS	(MICRO)

BLOOD CHEMISTRY PROFILE – BCP (2) includes:

FASTING BLOOD SUGAR	(FBS)
CHOLESTEROL	(CHOL)
HIGH/LOW DENSITY LIPOPROTEINS	(HDL/LDL)
TRIGLYCERIDES	(TRIGS)
SERUM GLUTAMIC PYRUVIC TRANSAMINASE	(SGPT)
SERUM GLUTAMIC OXALACETIC TRANSAMINASE	(SGOT)
GAMMA GLUTAMYL TRANSPEPTIDASE	(GGTP)
BLOOD UREA NITROGEN	(BUN)
BILIRUBIN	(BIL)
SERUM CREATININE	(Creat)
ALKALINE PHOSPHATASE	(ALP)
MICROURINALYSIS	(MICRO)
HUMAN IMMUNODEFICIENCY VIRUS	(HIV)



***Underwriting Requirements Aruba & Curacao (in US\$ currency)
Effective 1st July 2020***

Wise Financial Thinking for Life

Ages	Face Amount	Evidence
0-13	up to 225,000	Non-Medical
	225,001-275,000	Child Medical
	275,001 and up	Child Medical, APS, PCS on Parent
14-55	up to 225,000	Non-Medical
	225,001 - 275,000	Medical, Micro, HIV, Nicotine, Marijuana, PSA – From age 40
	275,001 - 550,000	Medical, Micro, HIV, FBS, HbA1C, Total Cholesterol, HDL, Nicotine, Marijuana, PSA – From age 40
	550,001 and UP	Medical, Micro, HIV, FBS, HbA1C, Total Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, ECG, PCS, PSA –From age 40
56-65	up to 225,000	Non-Medical
	225,001 - 550,000	Medical, Micro, HIV, FBS, HbA1C, Total Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, ECG
	550,001 and Up	Medical, Micro, HIV, FBS, HbA1C, Total Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, SECG, PCS
66 and over	up to 225,000	Medical, Micro, FBS, Total Cholesterol, HDL, HbA1C, PSA, * HIV,
	225,001 - 550,000	Medical, Micro, HIV, FBS, HbA1C, Total Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, ECG, CBC
	550,001 and Up	Medical, Micro, HIV, FBS, HbA1C, Tot. Cholesterol, HDL, LDL, Triglycerides, BUN, Creatinine, ALT, AST, GGT, Total Bilirubin, Alkaline Phosphatase, Nicotine, Marijuana, Cocaine, PSA, Stress ECG, CBC, ESR, PCS

Notes:

1. **Multiple Applications: within a 12 month period**

Critical Illness and Life amounts purchased in a 12 -month period on the **same** life should be added together (not owner added to insured), then apply medical requirements.

2. ***HIV & Nicotine** to be done from ages 14 & up for amounts **US\$225,001** and up

3. Routine APS for all Critical Illness cases age 50 years and over

4. Nicotine testing is not required if applicant declares smoking nicotine. A smoking Questionnaire is however required to provide details of smoking history.

5. Marijuana testing is required when applicant declares smoking/using marijuana

6. PSA test are to be done on **MEN ONLY age 40 and up.**

7. **Females Only** - Micro should be scheduled for at least five (5) days pre or post-menstruation.

8. Medical Examinations, Blood Tests and HIV are valid for six (6) months.

9. ECGs (regular and stress) are valid for one (1) year.

10. A Statement of Good Health (SOGH) will be required for

- Life Insurance Applicants when medical evidence exceeds six (6) months.
- Critical Illness Applicants when medical evidence exceeds three (3) months.

PCS (Personal Confidential Statement). This should be completed for all accumulated amounts from US \$550,001

Medical: Full physical completed by physician.

Blood Sugar Test

FBS - Fasting Blood Sugar.
HbA1c - Haemoglobin A1c

Prostate Screen

PSA - Prostate Specific Antigen

Cardiovascular Screen

ECG – Electrocardiogram
Stress ECG

Haematology

CBC – Complete Blood Count
ESR - Erythrocyte Sediment Rate

Serology

HIV - Human Immune-Deficiency Virus

Liver Function Test

ALP - Alkaline Phosphatase
ALT – Alanine Aminotransferase
AST – Aspartate Aminotransferase
GGT – Gamma-Glutamyl Transferase
T Bil – Total Bilirubin

Kidney Function Test

BUN – Blood Urea Nitrogen
Creatinine

Lipids

Total Cholesterol
Triglycerides
HDL – High Density Lipoprotein
LDL – Low Density Lipoprotein

Drug Screen

Marijuana
Cocaine

Tobacco Use

Nicotine

Urine Screen

Microscopic Urinalysis