



UNIVERSITY OF THE COMMONWEALTH CARIBBEAN (UCC)

Fostering Leadership & Innovation

Sagicor School Mate Plan Information Sheet

Personal Accident Insurance

Why School Mate Personal Accident Insurance?

1. School Mate is designed to provide Personal Accident coverage for the University of the Commonwealth Caribbean's students, in the event of accidental injury resulting in medical and dental expenses, dismemberment or death, as well as broken lens of prescription eye glasses.
2. The Plan covers students 24 hours per day, 7 days per week, 365 days per year, **anywhere, worldwide** - even when school is on vacation.
3. The total life insurance coverage for each student is **J\$500,000.00**.
4. School Mate's Accidental Medical Reimbursement provides medical reimbursement in the event of an accident. This means that a person with broken bones can do his/her x-rays and other diagnostic testing, surgery and medication and be reimbursed up to the allowable limit.
5. In addition to the Accidental Medical Reimbursement benefit, it also provides Accidental Dental benefit of up to \$15,000. This provides for the reimbursement of medical and/or dental expenses incurred as a result of an accident within 12 months. The first expense must be incurred within 30 days of the accident. Qualified expenses are reimbursed following the satisfaction of the applicable deductible.
6. The Plan will now replace accidentally broken prescription lens to the extent of \$15,000 once per year.
7. It also provides for accidental dental and optical coverage.
8. The deductible (per claim) is fixed, that means that it does not increase with the size of your claim.

Accidental Death

9. If death occurs as a result of an accident, within 12 months (365 days) of the accident, the stated beneficiary will receive the sum insured.

Death by Natural Causes

10. If death occurs by natural causes (that is, other than accidental or suicide), then the stated beneficiary will receive the total sum insured.
11. If an insured person is involved in an accident, a fixed amount is payable based on the plan selected (please see the Eligible Benefits table below).

Note: The maximum payment made to any insured/beneficiary in the event of dismemberment and/or death for any one accident is the total sum insured.

Eligible Benefits

Accidental Loss of Life/ Both Limbs	\$500,000.00
Death by Natural Causes	\$500,000.00
Accidental Loss of two Limbs	\$500,000.00
Accidental Loss of one Limb	\$500,000.00
Loss of thumb and index finger	\$125,000.00
Dental Maximum (per accident)	\$15,000.00
Medical Reimbursement (per accident)	\$120,000.00
Optical- Replacement for lens	\$15,000.00
Deductible per claim	\$1,000.00