

In the event of Dismemberment the following percentages are payable (Guardian Life must be notified within 90 days of the accident)

Description of Dismemberment Benefits

Loss of both hands (at or above the wrist)	100%
Loss of both feet (at or above the ankle)	100%
Complete loss of sight in both eyes	100%
Loss of one hand and one foot (as defined above)	100%
Loss of one hand or one foot (as defined above) together with the loss of sight in one eye	100%
Complete paralysis	100%
Loss of one hand (as defined above)	60%
Loss of one foot (as defined above)	50%
Complete loss of sight in one eye	50%
Complete loss of thumb of one hand	20%
Complete loss of index finger of one hand	15%
Complete loss of any other finger of one hand	6%

EXCLUSIONS

What does this policy not cover?

This policy does not cover any claim arising out of:

- Any pre-existing disability/ accidental injury,
- Pregnancy or childbirth,
- Self-inflicted injury, suicide or attempted suicide,
- Accidents that occur while under the Influence of alcohol or drugs .
- War and nuclear risks, terrorism and criminal acts.

If you are between the ages of 18 and 65, then this plan is for you. The application process is simple. Just call one of our CSRs at 800-5433 or your Guardian Life Agent at 632-5433 to find out more about this exciting product.



About Guardian Life of the Caribbean Ltd

Guardian Life of the Caribbean Ltd. provides integrated financial services for the discerning customer and is engaged in the underwriting of all classes of long-term (individual and group) life, health and pensions insurance business as well as associated investment activities. The company has been rated A-Excellent by AM Best, the most respected global credit rating agency, with a focus on the insurance industry worldwide.

Guardian Life of the Caribbean is the Life, Health and Pensions services provider of Guardian Group, the number one insurance and financial services group across the English and Dutch Caribbean.

How can I purchase Praesidia?

Simply call one of our agents: and schedule an appointment, or come into any of our regional service centers where you will be directed to an agent or you can call 800-5433 or visit myguardiangroup.com.

For more information on Guardian group or to contact any of our Branches and Agencies, you can call 800 5433 or visit myguardiangroup.com



Head Office

1 Guardian Drive, Westmoorings,
Trinidad & Tobago

Port of Spain

Dexter George's Branch

Randall Lyon's Branch

Dale Mc Leod's Agency

Felix Mahadeo's Branch

Kelvin Regisford's Branch

Vernon Fingal's Branch

Raymond Tim Kee's Agency

William Rodriguez's Agency

St. Augustine

W. Nathaniel Wiltshire's Branch

Keith Callender's Branch

Richard Demming's Agency

San Fernando

Larry G. Gocool's Branch

Ramlal Basdeo's Branch

Dale Mc Leod's Agency

Chaguanas

Lenox Barrow's Branch

Ramlal Basdeo's Branch

Carlyle Fletcher's Branch

Ricky Rampersad's Branch

LIFE . HEALTH . PENSIONS



Praesidia

PERSONAL ACCIDENT COVERAGE



live easy





In today's uncertain world Guardian Life can help you build your own feeling of security. When you're looking to create a personal financial safety net, you need an insurer who has the financial strength and the commitment to protect you when you need it most.

We are pleased to offer Praesidia, our new living benefits product which provides you with personal accident protection and more!

How would you pay your bills and look after your family if you couldn't work because you had an accident and were badly injured? Accident Protection is specifically designed to give you financial support by providing a cash lump sum if you were to suffer from a specific accidental injury. Imagine how challenging it could be to maintain your current standard of living while having to face the monthly expenses associated with an accident.

What is Praesidia?

It is the Latin word for protection which is a fundamental human need.

Guardian Life has been there protecting families and their loved ones for over 168 years. Now, with Praesidia, should you suffer serious injury from an accident, Guardian Life provides you and even more importantly your family, with the protection you need to take care of the things you care for.

Whom do you love? Because Accidents Never Take a Holiday, you must always be prepared.

Did You Know?

- 3 out of every 10 persons involved in an accident belonged to the 25-44 age group.
- 8 out of 10 persons involved in accidents are between the ages 15 and 64.
- The top 3 places of occurrence are: Home - 49%; Street/Highway - 23%; Work - 14%.
- Twice as many males as females are involved in accidents.
- In 2013, 8 out of every 10 road fatalities were male.

Source: SWRHA and TTPS Strategic Road Safety Project -2013.

What is covered?

Accidental Death and Dismemberment (ADD) is mandatory.

- Sum Assured not exceeding 5 times your annual salary
Lump sum paid out on an Accidental Death (100% of sum assured)
- Lump sum payout on dismemberment (see description of dismemberment for payout)
- Lump sum payout of twice times the sum assured if accidental death occurs in a licensed vehicle for public hire (excluding public aircraft)

Extra (ADD) Options for your specific needs

The Special Spouses Annuity is available to beneficiaries upon accidental death of the insured. This allows the beneficiary to purchase an immediate annuity with the sum assured received due to the accidental death of the insured.

The Total and Permanent Disability Provision is available should the insured become totally and permanently disabled. On the sixth (6) month after the date of the injury, Guardian Life will pay the claim at a rate of 1% of the sum assured per month, for one hundred (100) months.

Optional Benefits

Income Protection

In the event of an accident where the insured becomes temporarily disabled, they will receive the monthly income they selected at policy issue, subject to an upper limit of 75% of their gross earnings for a maximum period of 2 years. Should the insured become disabled and incapable of carrying out the normal duties of his job, the policy premium will be waived for a period of up to 2 years.

The Waiver of Premium Benefit

This is a rider which may be added to the base accidental death and dismemberment benefit. The benefit waives the policy premium upon temporary or total and permanent disability.



Optional Benefits - continued

Health Benefits (due to accident or sickness)

Hospital Cash benefit pays you cash when you or your family are hospitalized. The benefit starts from the first day you are hospitalized and continues for up to 12 months, or until you leave hospital, whichever occurs first. The cash is paid directly to you and not to the medical facility. From inception you may select the best option

Hospital Surgical Expense benefit is only sold in addition to the Hospital Cash Benefit and will pay 100% of the actual charge, not exceeding the maximum amount for each surgical procedure.

Accident Emergency Payback Benefit: should you or your family be involved in an accident and need medical treatment, this benefit will offer full reimbursement for total and reasonable accident medical expenses.

Cancer Coverage

On diagnosis of cancer the sum assured becomes payable. This benefit ends at age 65 years and has no cash value or surrender value.

No claims are entertained during the first six (6) months or 180 days of the benefit. During the second (6) months the benefit payable is 50% of the sum assured, and from year two (2), 100% of the sum assured is payable.

Term Life Coverage

Term coverage is offered up to age 65. Upon the Death of the insured the sum assured selected at issue is payable. Premiums are level and payable throughout the life of the rider.



Guardian Group

Guardian Life of The Caribbean Limited