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C-Life | Critical Illness Accelerated Benefit



What is C-Life?

A critical illness diagnosis is the last thing any of us would like to think about. However, it's a hard reality for many. These serious illnesses affect not only our lives, but put stress on our finances and our families.

If you are diagnosed with a critical illness, Maritime's C-Life plan will take care of you, your finances and your family. Receive a lump-sum payment of up to TT\$7 million to cover the critical illness as defined in your policy contract.

The C-Life plan offers a Critical Illness Accelerated Benefit bundled together with Term Life coverage. The Plan pays on death or on critical illness diagnosis.

** Critical Illness must be diagnosed by a Specialist or an approved Doctor in the case of permanent disability.*

With C-Life you can benefit from:

- A lump-sum of up to TT\$7 million to cover a critical illness
- Term Life Insurance coverage to age 70
- UnitedHealthcare Global Benefits

Features of Plan

- Available from ages 20 to 65
- No cash accumulation
- Can be purchased on its own
- Term Life riders can be added to the Plan
- C-Life can be added as a rider to any permanent plan (new or existing) and Term Life plans
- UnitedHealthcare Global Benefits

A comprehensive programme providing you with 24/7 emergency medical, security and travel assistance services when you are outside your Home Country or 100 or more miles away from your permanent residence in your Home Country.



C-Life Features

C-Life provides coverage for 22 illnesses that concern us the most...

- Alzheimer's Disease (Dementia)
- Aortic Surgery
- Benign Brain Tumor
- Blindness
- Cancer (Life-threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Heart Attack
- Heart Valve Replacement
- Kidney Failure
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Paralysis
- Parkinson's Disease
- Permanent Disability
- Severe Burns
- Stroke (Cerebrovascular Accident)

Partial Payment Benefit

Benefit from a one-time payment (10% of sum assured) upon the diagnosis of one of the following conditions to a maximum of TT\$300,000:

- Ductal Carcinoma in situ of the breast
- Stage A (T1a or T1b) Prostate Cancer
- Stage 1 Malignant Melanoma
- Papillary or Follicular Thyroid Cancer Stage T1

Note: This Partial Payment does not reduce your sum assured.

