

# RemitCare: FAQs

## What is RemitCare?

RemitCare is a personal accident insurance policy that provides a lump sum payment in the event that the receiver's remittance income is interrupted because their remittance sender sustains any accidental bodily injuries caused directly and immediately by an accident which leads to:

- Disability (permanent or temporary)
- Death as a result of the accident

## Can anyone take out RemitCare?

•NO. You must send remittances from Jamaica or receives remittance in Jamaica through GraceKennedy Money services.

## How can I get RemitCare?

• *Pickup, complete and submit a referral at a GraceKennedy Money Services location island wide*

• *Within 5 days you will receive a call to discuss the policy in detail*

• *If you agree to keep the policy you will be required to make the first payment as a proof of acceptance of the offer at any BillExpress location using a policy number provided by GK General Insurance Company.*

## Will the plan pay if I (sender or receiver) get sick?

NO. The benefit will only be paid if the sender's health condition is directly related to an accident. (Pre-existing physical or mental defect or infirmity of the sender is not covered).

### *Temporary disability of Sender\**

Inability to work for a period as a result of an accident (i.e. not due to any other illness/ailment) for which medical attention was received

### *Permanent disability of Sender\**

- *Inability to work in any occupation or gainful employment of any type for rest of life, as a result of accident or*
- *Only able to work on a reduced basis owing to an ongoing injury.*

### *Accidental Death of Sender\**

- *Bodily injury caused by violent, accidental, external and visible means which shall solely and independently of any other cause result in death occurring within twelve (12) months of the said injury*

## How can I make a claim?

1. Contact GK Insurance and request a claim form (email or pick up at select WU location)
2. Complete the claim form and submit it to GK General along with the supporting medical reports (medical certificate and receipts and poof of death (death benefit only)

## Do I get back my money if I have not made a claim?

•NO. The benefit would have covered the sender during the stated period. After the one year period, you will need to renew your plan to be eligible to continue receiving coverage.

## When I claim how much will the insurance cover?

Based on the plan chosen, you will receive the corresponding amount stated on your plan for two months.

	Amount/Month	Total Payable
Plan A	\$30,000	<b>\$60,000</b>
Plan B	\$65,000	<b>\$130,000</b>
Plan C	\$100,000	<b>\$200,000</b>

## Where can I pay my premium?

Premiums can be paid at any BillExpress Location island wide.

## I changed my mind and do not want insurance anymore what do I do?

Should you wish to cancel/exit the agreement after the 30 day review period, *you will need to give written notice to GK General Insurance.* (no refund of premium is due)