



# Immediate Assist Benefit

## Overview

The Immediate Assist Benefit is a non-contractual claims service feature intended to offer beneficiaries financial assistance soon after the death of an insured individual. By advancing a portion of the death benefit early in the claims process, this feature helps cover urgent expenses while the claim proceeds through the standard adjudication process. Only one Immediate Assist Benefit per life insured (regardless of number of policies).

<b>Benefit availability</b>	Available on single life policies and multi-life policies (not available on joint policies)
<b>Benefit type</b>	Advanced portion of the death benefit paid at time of claim.
<b>Benefit amount</b>	\$15,000 advanced from the policy's death benefit.
<b>Payment timing</b>	Within 48 hours of receipt of acceptable proof of death.

The Immediate Assist Benefit is not available for Simply Guaranteed Life, Simply Simplified Life or Critical Illness policies.



## Benefit Eligibility

The Immediate Assist Benefit applies to ivari life insurance policies that meet all of the following conditions **at time of claim**:

- The policy must have been issued on or after June 1, 2026.
- The policy must be outside of the two year contestability period.
- The policy must have at least one life insurance coverage with a face amount of \$100,000 or greater at the time of issue\*

\*Multiple policies and/or coverages cannot be combined for the total face amount of \$100,000.



## Benefit Eligibility and Exclusions

- At the time of claim, the benefit will be eligible once ivari receives acceptable proof of death\*\*, subject to the exclusions for ineligible claims below.
- The benefit is not automatic, ivari must receive a request from the claimant

\*\*Requirements will vary based on the duration and face amount of the policy.



## Benefit Ineligibility

The Immediate Assist Benefit is **not available** under the following circumstances:

- Contestable claims (death within the first two policy years or within two years of reinstatement)
- Foreign death claims
- Suspicious claims
- Claims involving homicide or other criminal activity
- Claims with material coverage concerns, including:
  - Fraud indicators
  - Coverage eligibility issues
- Uncertainty or a dispute relating to the beneficiary's claim to payment including without limitation:
  - Minor beneficiaries
  - Corporate beneficiaries
  - Where there is an assignment to the policy
- If another discretionary payment is advanced

**If a claim is subsequently declined after the Immediate Assist Benefit has been paid, ivari reserves the right to recover the funds from the recipient(s).**



The Immediate Assist Benefit program is **non-contractual and not guaranteed**. ivari reserves the right to modify, suspend, or discontinue the program in whole or in part at any time. ivari may, in its sole discretion, interpret, apply or enforce the criteria for eligibility and ineligibility of any claim for the Immediate Assist Benefit. All determinations made by ivari in respect of this benefit shall be binding on all claimants.



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