



DEATH & DISABILITY

DUE TO ILLNESS OR ACCIDENT

TURNOVER
LIFE & DISABILITY BENEFITS
SEAFARERS
WYCC
LOCAL LAW
TAILOR MADE
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For crew members, shore-based personnel due to illness or accident

WYCC makes sure to find a solution and cover the employees in the maritime and yacht industry. The plan provides a lump sum in circumstances of incapacity to work due to accidental permanent partial/total disability, or in case of death after an accident (including natural death).

We protect the insured member and the family when it comes to their financial incomes and their families as well

Death Only cover Loss Of Life (LOL)	Permanent Partial Disability (PTD)	Permanent Partial Disability (PPD)	Income Protection cover Temporary Total Disability (TTD)
<i>Provides your family with financial security if you die</i>	<i>Provides you and your family with financial security become permanently disabled</i>	<i>In all cases we provide this module of benefits for insured members</i>	<i>Provides a replacement income if you are affected by an injury or illness that impacts on your earnings</i>
Cover Options			
Available after accident, or after illness including Natural Death Lump sum (life annuity) up to retirement age for the beneficiaries duly declared by the insured member	Lump sum or life annuity up to the retirement age Extract of The Schedule Benefit: <ul style="list-style-type: none"> Total loss of sight of both eyes 100 % Loss of arm or leg (includes the loss of both legs and arms) 	Extract of The Schedule Benefit: <ul style="list-style-type: none"> Thumb or index finger of the same hand Loss of hearing or speech Total loss of thumb Partial loss of foot, knee, thigh, leg Total paralysis of nerves 	Injured employee will be paid due to his incapacity of work <ul style="list-style-type: none"> Annual Income 120 days 365 days 3 years annuity income up to retirement age
100%		From 15% to 45% based on the lump sum	From 50% to 100%
Benefit Amount			
Based on the salary or lumps sum is up to 1,000,00			---

DIRECTLY ON YOUR POCKET
24/7

A card with all the contact details in case of emergency.

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The data of this brochure are only informative. Only certificates of insurance and general terms are applicable