



St Helena Insurance Cell Captive

Underwritten on behalf of Guardrisk International Ltd

FUNERAL EXPENSES INSURANCE Application

- The basic cover under the Funeral Expenses Policy is for an amount of **£1,300** payable to meet funeral expenses if any of the insured persons die during the period of insurance.
- It is possible to extend the policy to cover the costs of returning the body of any insured person who dies whilst off island up to an amount of **£1,500**. If this cover is required for any insured person, the word 'INCLUDE' should be shown against their name below.
- During the first six months of insurance, there is no cover for suicide, death from existing illness or for people older than 70. After the first six months, these exclusions fall away.
- There are some general exclusions in the policy, such as death from terrorism, war or radioactivity, full details of which are available from St Helena Insurance Agency.
- Premiums are set by the age of the insured persons when the policy is first taken out. The premiums to be paid for each insured person each year are set out below.

Age	Under 29	30 - 49	50 - 69	Over 70
Annual Premium	£13.00	£20.00	£26.00	£40.00
Overseas Extension	£30 per person for any age			

- These premiums will not increase as insured persons grow older. In other words, for example, a person taking out a policy at age 45 will continue to pay the premium for that age as long as the policy is renewed. The only time the premium will increase is if there is a general increase applying to all insured persons in the same age group.
- All members of the same family can be covered under one policy. Cover commences as soon as St Helena Insurance Agency receives this application and the premium is paid.

Insured :

Postal Address:

Telephone: e-mail:

Period of insurance from: to midnight on:

	Insured person	Date of Birth	Overseas Extension
1.
2.
3.
4.

I agree that this application will be the basis of the contract of insurance between me and the insurers - St Helena Insurance Cell Captive. The answers given are all true and correct. I have not omitted or concealed any information which the insurers need to assess the risk.

Dated at St Helena : Signature