THE 7 STEPS OF ACCELEWRITING®

STEP₁

VERIFY THE PROPOSED INSURED IS ELIGIBLE FOR THIS PROGRAM BY ASKING THEM THE FOLLOWING QUESTIONS FROM THE APPLICATION:

1.	Does the Proposed Insured currently receive health care at home, or require assistance with activities of daily living such as bathing, dressing, feeding, taking medications or use of toilet?	Yes	Nc
2.	Is the Proposed Insured currently in a Hospital, Psychiatric, Extended or Assisted Care, Nursing facility?	Yes	Nc
3.	Is the Proposed Insured currently in Prison or Correctional facility due to a misdemeanor or felony conviction?	Yes	Nc
4.	Has the Proposed Insured ever tested positive for the HIV virus or been diagnosed by a member of the medical profession as having AIDS or the AIDS Related Complex (ARC)?	Yes	Nc
5.	Has the Proposed Insured ever tested positive for or been diagnosed by a member of the medical profession as having Alzheimer's or Dementia, Cirrhosis, Emphysema or Chronic Obstructive Pulmonary Disease (COPD)?	Yes	Nc
6.	Has the Proposed Insured in the past 12 months been advised by a physician to be hospitalized or to have Diagnostic Tests, Surgery, or any medical procedure that has not yet been completed or for which the results are not yet available, except those tests related to the Human Immunodeficiency Virus (AIDS)?	Yes	Nc
7.	Has the Proposed Insured in the past 24 months been diagnosed as having or advised by a physician to have treatment for Cancer (other than Basal Cell Carcinoma), Heart Attack, Stroke or TIA (Transient Ischemic Attack), Alcohol or Drug Abuse?	Yes	No
8.	Has the Proposed Insured in the past 24 months had a Driver's License revoked or suspended, or been convicted of 2 or more moving violations, or been convicted of a violation for driving while intoxicated or under the influence, or for driving while ability impaired because of the use of alcohol and/or drugs?	Yes	Nc

[•] If the Proposed Insured answered "No" to all these questions, continue to Step 2.

[•] If the Proposed Insured answered "Yes" to any of these questions, they are not eligible for this program. Please see Sagicor Producer Website for fully underwritten product information.