Life Solutions





Why our UK Group Life policies are a win for employers and employees

Offering your employees benefits such as Group Life insurance can go a long way towards **boosting your company's talent** attraction and retention rates, bolstering company culture, and supporting your employees' financial wellbeing by offering their dependants a financial safety net for the future.

Employer-sponsored Group Risk benefits are **well-utilised and highly valued** by UK employees. According to Group Risk Development (the industry body for the group risk protection sector), the UK Group Risk industry **paid out £2.21bn** in claims in 2022. That's the **equivalent of £6.05m a day.**

Our UK Group Life policies are insured by Scottish Friendly and reinsured by Allianz. We offer world-class service, fast turnaround times, and competitive rates.

Our top policy features include:



Minimum Free Cover Limit of £500,000



Minimum 3 lives (no maximum)



Direct contact with an underwriter



Registered and Excepted

Master Trusts



Prompt payment for valid claims



Non-indemnity commission is payable (up to 40% of the premium)

The benefits of Group Life insurance include:

EMPLOYERS

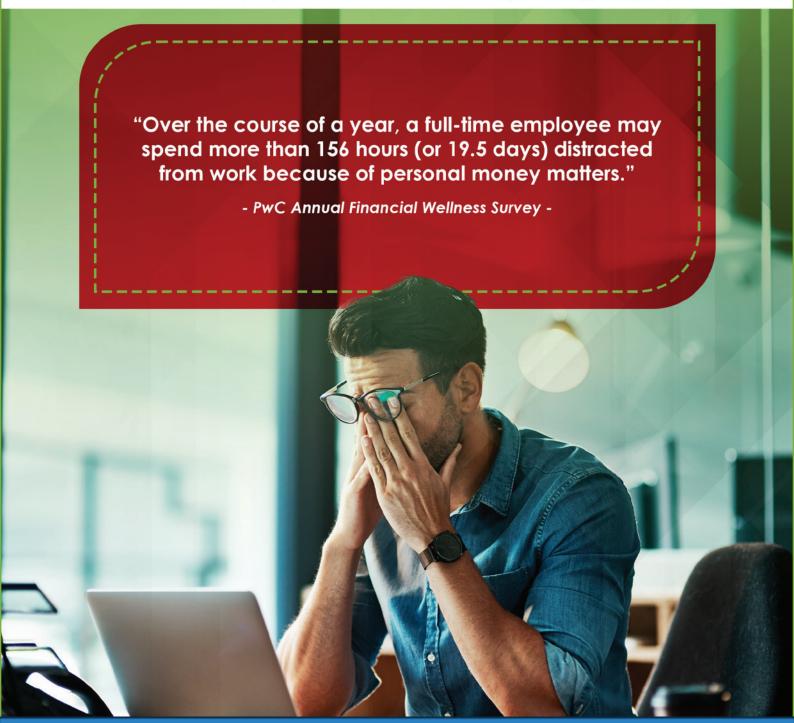
- Employee benefits are essential to a comprehensive compensation package and help employers retain their best and brightest staff.
- Employee benefits positively impact employee
 wellbeing, which can have a direct impact on your employee engagement and productivity levels.
- Premiums qualify as an allowable business expense.

EMPLOYEES

- Peace of mind for employees that their loved ones will be supported financially should something happen.
- Receiving a valuable employer-sponsored benefit at **no personal cost.**
- Lump sum payouts that policy dependants receive are free of inheritance tax.

Y

How much is employee financial stress really costing employers?



Get in touch

For more information, email us at ukgrouplife@unisuregroup.com or visit unisuregroup.com/uk-group-benefit-solutions

If you would like to organise an evaluation of your current UK Group Life solutions, contact:



Lewis TrustUK Group Life Underwriter



lewis@unisuregroup.com +44 779 163 4099

