



Get Group Life Cover






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 £2.21 bn 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:

 <p>Minimum Free Cover Limit of £500,000</p>	 <p>Minimum 3 lives (no maximum)</p>	 <p>Direct contact with an underwriter</p>
 <p>Registered and Excepted Master Trusts</p>	 <p>Prompt payment for valid claims</p>	 <p>Non-indemnity commission is payable (up to 40% of the premium)</p>

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.**



How much is employee financial stress really costing employers?

“Over the course of a year, a full-time employee may spend more than 156 hours (or 19.5 days) distracted from work because of personal money matters.”

- PwC Annual Financial Wellness Survey -



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:



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