



















International Long-term and Short-term Group Disability



Product Fact Sheet

Comparison

-  Coverage & Features
-  Accident & Sickness Covered
-  Geographic Coverage Area
-  Minimum Group Size
-  Cover Available
-  Free Cover Limits (Guaranteed Issuance Amount)
-  Maximum Age Attained / Cease Age
-  Underwriting Requirements
-  Deferred (Waiting) Periods
-  Claim Duration
-  Indemnity Period
-  Standard Rate Guarantee Period
-  Other Extensions / Riders Available
-  Currency Option
-  Minimum Premium
-  Quote Process
-  On Risk Requirements
-  Quote Validity Period

Disability (Income Protection)

| Long Term Disability | Short Term Disability |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Yes | |
| Worldwide, excluding Sanctioned Countries | |
| 5 Employees | |
| Up to 75% of Annual Basic Salary capped at USD 180,000 per employee per annum | |
| Up to USD 180,000 per employee per annum (dependent on group size) | N/A (pre-existing condition clause applies) |
| 65 | |
| Yes. All benefits above the Free Cover Limit to be underwritten and accepted | None |
| 13, 26, 52 & 104 Weeks | Minimum 28 days |
| Up to the earlier of: | |
| <ul style="list-style-type: none"> ✓ Date of recovery ✓ Termination of employment ✓ Failure to provide evidence of continued disability | <ul style="list-style-type: none"> ✓ Death of claimant ✓ Attainment of cease age ✓ Refusal to follow rehabilitation programs, medical advice or treatment |
| Up to Policy Cease Age | Maximum 2 Years |
| 2 Years | |
| 1: Survivor Benefit 2: Waiver of Premium | N/A |
| Policies will be issued in USD, EUR or GBP | |
| USD 5,000 per policy | |
| Provision of census data to Unisure | |
| Completed Proposal & Actively At Work Declaration | |
| 30 Days | |



CENSUS INFORMATION REQUIRED FOR QUOTES

Please email census
information to:
info@unisuregroup.com



Client Name



Dates of Birth



Salary Details



Occupation Details



Gender Details



Claims History -
3 years minimum



Member Names
& Nationality



Workplace Locations



Benefit Basis

OUR PRODUCTS AND PARTNERS

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We provide personalised insurance solutions for individuals, families and businesses. Our commitment to service, innovation and trusted partnerships ensures reliable coverage worldwide, **having served more than 500 000 clients in over 130 countries.**

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Life Plan



International
Group Life & Disability



UK Group Life
Insurance



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*Exclusively distributed through Unisure Solutions in all EEA countries

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