


















International Group Life and Accidental Death & Dismemberment



Product Fact Sheet

Comparison	International Group Life	Rider Benefit
 Coverage & Features	Death by accident or illness	Accidental Death & Dismemberment
 Accident & Sickness Covered	Yes	Accident Only
 Geographic Coverage Area	Worldwide, excluding Sanctioned Countries	
 Minimum Group Size	5 Employees	
 Cover Available	Up to 6 x Annual Basic Salary OR USD 1,8 million per employee Flat sums insured accepted (subject to 6 x Annual Basic Salary cap at point of claim if salary information not provided)	Accidental Death: Double indemnity of Group Life Sum Insured Accidental Dismemberment: Proportional Payment of Group Life Sum Insured
 Free Cover Limits (Guaranteed Issuance Amount)	Up to USD 1,8 million (dependent on group size)	N/A
 Maximum Age Attained / Cease Age	65	
 Underwriting Requirements	Yes. All benefits above the Free Cover Limit to be underwritten and accepted	N/A
 Deferred (Waiting) Periods	N/A	
 Claim Duration	Lump Sum payable at point of accepted claim	
 Indemnity Period	N/A	
 Standard Rate Guarantee Period	2 Years	
 Currency Option	Policies will be issued in USD, EUR or GBP	
 Minimum Premium	USD 5,000 per policy	N/A (premium is calculated in combination with Group Life)
 Quote Process	Provision of census data to Unisure	Completed with Group Life Application
 On Risk Requirements	Completed Proposal & Actively At Work Declaration	Completed with Group Life Application
 Quote Validity Period	30 Days	

Other Rider Benefit Options:

- ✓ Continental Scale of Accidental Dismemberments (CS)
- ✓ Critical Illness (CI)
- ✓ Accelerated Death
- ✓ Passive War & Terrorism (reduces Rate Guarantee to 12 Months)
- ✓ Spouse & Dependents Lump Sum Funeral Benefit

Administered by Unisure Limited. Reinsured by GenRe.





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

Enhanced, innovative International Health and Life Insurance

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.**

International Individual
Life Plan



International
Group Life &
Disability



UK
Group Life



EU-UK
Cross-Border
Group Life



Ummat International
Private Medical
Insurance



Bupa Global Mining
and Energy Forum
Health Insurance



Flexible Benefits • Portable Insurance • Trusted Partnerships • Hard Currency Protection • Dependable • Frictionless