

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:	
✓ Date of recovery ✓ Termination of employment ✓ Failure to provide evidence of continued disability	✓ 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

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