

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

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