

International Group Life and Accidental Death & Permanent Total Disablement



Product Fact Sheet

Comparison	International Group Life	Rider Benefit
 Coverage & Features	Death by accident or illness	Permanent Total Disablement
 Accident & Sickness Covered	Yes	
 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)	
 Free Cover Limits (Guaranteed Issuance Amount)	Up to USD 1.8 million (dependent on group size)	
 Maximum Age Attained / Cease Age	65	Reducing scale from 60 Years Attained
 Underwriting Requirements	Yes. All benefits above the Free Cover Limit to be underwritten and accepted	Completed with Group Life onboarding
 Deferred (Waiting) Periods	N/A	12 Months
 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



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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