

International Group Life and Rider Benefits



Product Fact Sheet

Comparison	International Group Life	Rider Benefit Option	
 Coverage & Features	Death by accident or illness	Accidental Death & Dismemberment	Permanent Total Disablement
 Accident & Sickness Covered	Yes	Accident Only	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)	Accidental Death: Double indemnity of Group Life Sum Insured Accidental Dismemberment: Proportional Payment of Group Life Sum Insured	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)	N/A	Up to USD 1,8 million (dependent on group size)
 Maximum Age Attained / Cease Age	65	65	Reducing scale from 60 Years Attained
 Underwriting Requirements	Yes. All benefits above the Free Cover Limit to be underwritten & accepted	N/A	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 policy)	
 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 & Dependants 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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