

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
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)	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)
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 & 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 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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