

Insurance that  
**understands**  
your needs.



# INDIVIDUAL LIFE INSURANCE SOLUTIONS

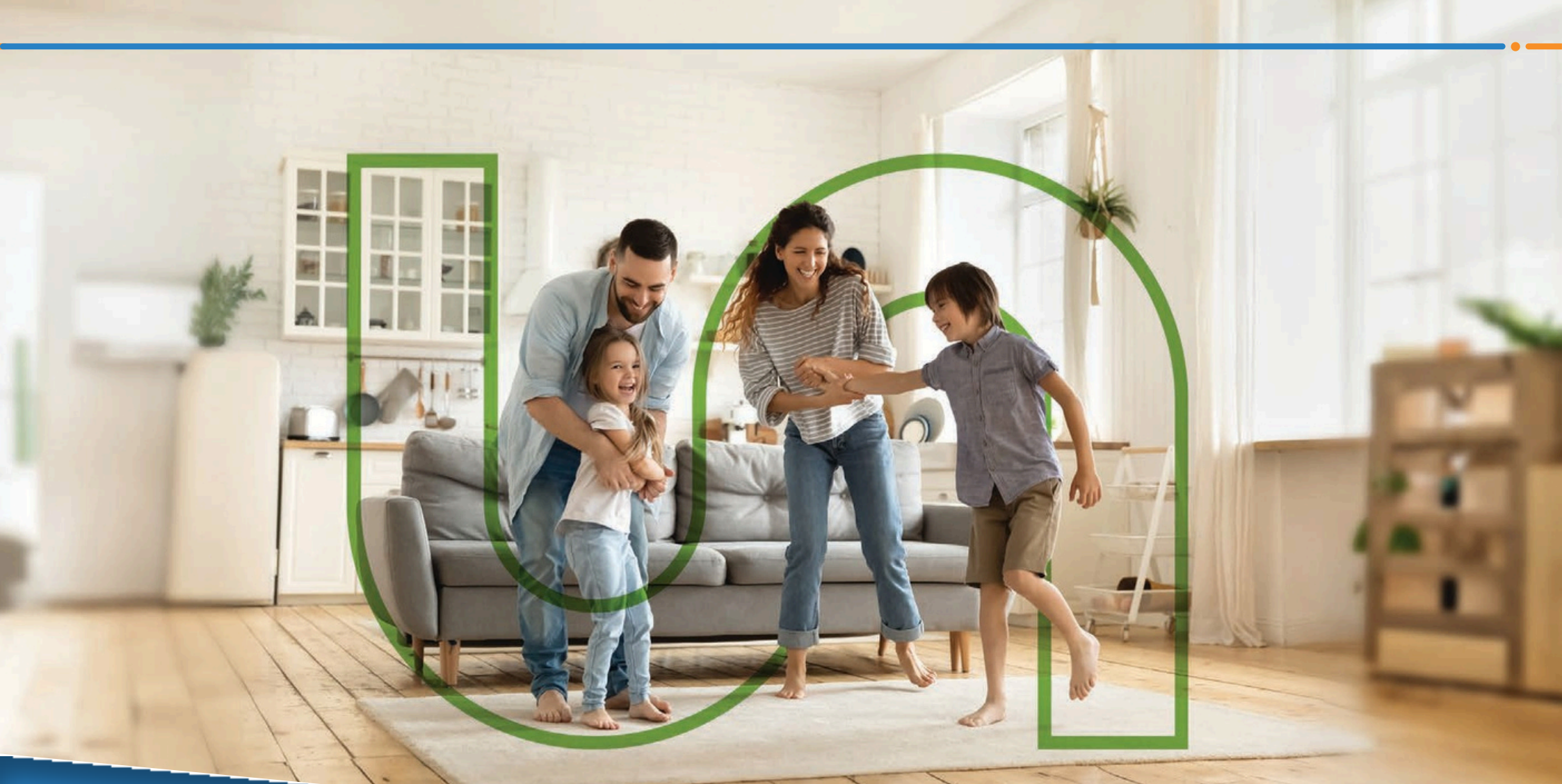
## Benefits Brochure 2024

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*This guide intends to outline our products so that you have basic information and overview of our Individual Life Insurance solutions and does not constitute financial or insurance advice. As with all insurance contracts, there are terms and conditions which govern our policies. These are available on our website, and we recommend that you read these as well as consulting your financial adviser or insurance broker. They will provide you with full details of our products and be able to explain them in more depth to you. If you don't have a financial adviser or an insurance broker, please contact us and we will be happy to put you in touch with one. We cannot issue a policy for anyone who is currently residing in the United States of America or any Mauritian National who is currently residing in the Republic of Mauritius.*





Our **strength** comes from our **expertise** which is evident in our product range and our services...

## ► Family Protection

**Life insurance can be a simple answer to a very difficult question, “How will my family be affected financially when I die?” This is a subject none of us really want to think about, but if we have someone financially dependent on us, it’s one we really can’t avoid.**

The purpose of life insurance is to pay a lump sum benefit after you die, providing your loved ones with financial security should the unthinkable happen. Life insurance can pay for your family’s ongoing living costs, to settle estate taxes, mortgages or other outstanding loans, to cover the remaining cost of your children’s education or any number of other essential expenses. Whether you have already established a solid financial base for your family – a home, savings and investments – or you are just starting out as a new family with all these goals in mind, life insurance is the foundation upon which it all rests. Having this foundation can protect your family from having to make drastic lifestyle changes or future plans if you were to die suddenly.



# ▶ Protecting your family through the different stages of your life



## Single

Most single people don't have any financial dependants but there are exceptions. If you're supporting parents or siblings; or carrying significant debt you wouldn't want passed on to family members, you should consider life insurance.



## Couples

Many families depend on two incomes to make ends meet. If you died suddenly, would your spouse or partner have enough money to cover your funeral costs, credit card balances, outstanding loans and daily living expenses?



## Raising children

Raising children is tremendously rewarding but can also be tremendously expensive. If you died tomorrow, would your spouse or partner be able to financially provide your children with the opportunities you had planned for them? Would there be enough income to pay for school and college or university as well as all the living expenses along the way? Considering life insurance for a non-working spouse can be just as important as insuring the breadwinner of the family as they perform important functions that would be expensive to replace such as raising the children and running the household. Single parents need to consider life insurance more than anyone else as their children are so critically dependant on them.



## Servicing a mortgage

For most people, the family home is their most significant financial asset and their mortgage is their most significant liability. If you have a mortgage, consider life insurance for the value of the mortgage to provide your family with the security of a fully paid home if the worst should happen.



## Approaching retirement

Once your children are on their own and your mortgage is paid off, you may no longer need life insurance. If you died today, your spouse could potentially outlive you by many years. Consider whether they would have to make drastic lifestyle adjustments to make ends meet and whether you have adequate life insurance cover in place to ensure they avoid financial struggles in retirement.



## Estate Taxes

The governments of approximately 40 countries levy some form of death duty, estate duty or inheritance tax on the estate of a deceased citizen or tax-resident, which must be settled by that person's beneficiaries. Life insurance is often the most cost-effective solution to help a family pay these taxes. Consider whether your family is exposed to this potential liability and whether life insurance could be the solution to help them avoid having your estate broken up to pay the taxes due.

**The Journey of Life is unpredictable and as we progress through life, we may need life insurance to address the changing risks our families may face.**  
**Here are some examples of when life insurance may be important or necessary.**

## ▶ How much cover do you need?

**The most important (and possibly difficult) part of buying life insurance cover is determining exactly how much cover you need.** As each person has different goals, financial and personal circumstances, there is no general standard for how much each person should buy. We suggest you consult with your financial adviser or insurance broker and review your personal and family circumstances described earlier. **The next page contains some points to consider as you go through this process.**



# How to calculate what your family will need

Estimate, if you were to die today? What your family would need to meet immediate, ongoing, and future financial obligations (see below for some examples).

## IMMEDIATE CASH NEEDS



Funeral Costs



Medical Expenses



Probate Fees



Legal Fees



Mortgage Payments



Credit Card Debt



Other Loans



Estate Duties

## ONGOING CASH NEEDS



Food



Housing



Utilities



Transport



Health care



Clothing



Insurance



Schooling

## FUTURE CASH NEEDS



Tertiary Education



Spouse Retirement

## FAMILY PROTECTION CALCULATION

Then consider what resources are already in place, such as your spouse's income, savings, investments and life insurance you already have. The difference between these is your current life insurance gap.

Immediate, Ongoing and Future Cash Needs



Spouse's income, savings, investments and existing life insurance



Life Insurance Gap

## FAMILY PROTECTION CALCULATOR

You may wish to make use of the Unisure Family Protection Calculator on our website to help you work out your potential life insurance needs. This calculation may seem simple enough but there are many potential inputs and thinking of them all can get overwhelming. You'll also need to consider the effects of inflation and make assumptions about what returns are likely on invested lump sums. A financial adviser or insurance broker can assist with some of these areas.



[LIFE.UNISUREGROUP.COM/TOOLS\\_HOME](https://life.unisuregroup.com/tools_home)

## Our Solutions at a glance

**we understand that the financial peace of mind for our families is of paramount importance.** This is why we have created personal life insurance solutions to help families address many of the risks faced if a breadwinner dies suddenly and to enable them to protect themselves from the death of its key people.

Overview	Guaranteed Renewable Insurance	Term Insurance	Decreasing Term Insurance	T100 Insurance	Life or Critical Illness Insurance
Age at Entry	18 to 64	18 to 69	18 to 69	18 to 64	18 to 59
Minimum Sum Insured	USD 50,000	USD 50,000	USD 50,000	USD 50,000	USD 50,000
Maximum Sum Insured	USD 6,000,000	USD 6,000,000	USD 6,000,000	USD 6,000,000	USD 400,000
Minimum Premium	USD 50 or currency equivalent	USD 50 or currency equivalent	USD 50 or currency equivalent	USD 50 or currency equivalent	USD 50 or currency equivalent
Premium Structure	Premiums are age rated and increase at each anniversary	Guaranteed for entire policy term	Guaranteed for entire policy term	Level Reviewable Premium guaranteed for the first ten years of the policy term and thereafter for each five years between reviews	Premiums are experience rated and annually reviewable
Policy Term Limits	<b>Guaranteed Renewable</b> All policies expire on the policy anniversary before the Life Insured's 69th birthday	<b>5 – 30 years</b> All policies expire on the policy anniversary before the Life Insured's 75th birthday	<b>5 – 30 years</b> All policies expire on the policy anniversary before the Life Insured's 75th birthday	<b>Lifetime</b> Policies have no expiry and pay the full sum insured on death	<b>5 years - 30 years</b> Critical Illness Benefit expires on the policy anniversary before the Life Insured's 65th birthday

## Additional Information

<b>Cover Guarantee:</b>	Guaranteed for entire policy term
<b>Currency Options:</b>	USD or GBP or EUR
<b>Premium Payment Options:</b>	Monthly or Quarterly or Semi-annual or Annual

<b>Premium Payment Term:</b>	Same as Policy Term
<b>Cover Basis Options:</b>	Single Life or Joint Life (First Death or Joint Life Second Death)
<b>Optional Rider Benefits:</b>	<b>Waiver of Premium:</b> Available on Single Life policies only (expires at age 60) or Accidental Death Benefit – available on Single Life policies only (expires at age 70)



## ▶ Global Strength – Guaranteed International

As a global insurance solution provider, Unisure specialises in developing and providing effective life insurance solutions for individuals around the world. Our guaranteed international solutions backed by our world class partners makes Unisure a leader in the international life insurance provider market. Whether you are on assignment for a few years in a different country or if you are pursuing a long-term international career abroad, life insurance from your home country could become invalid if you move abroad. If you are an expatriate, or an internationally mobile person, it is important to be sure your life insurance provider continues to cover you regardless of where you may live next. Cover on all our policies is guaranteed regardless of any changes to your country of residence, occupation or lifestyle. All Unisure Individual policies are issued by Guardrisk Life International Limited and re-insured by SCOR. Guardrisk Group is an insurance business with nearly 300 business channels operating domestically in Southern Africa and internationally across life insurance, non-life insurance, insurtech and re-insurance disciplines. Guardrisk is a wholly-owned subsidiary of Momentum Metropolitan, which is listed on the Johannesburg Stock Exchange, has operations in 16 countries and employs 16,000 staff across Africa, Asia and Europe. For more information on Guardrisk and Momentum Metropolitan, including their corporate profiles, annual financial reports and credit ratings, please refer to [www.guardrisk.co.za](http://www.guardrisk.co.za) and [www.momentummetropolitan.co.za](http://www.momentummetropolitan.co.za) SCOR is the world's 4th largest reinsurer and the largest reinsurer of individual life risk in the United States. SCOR is listed on the French stock exchange and is one of the 60 largest public companies in France.



**Momentum  
Metropolitan**

**SCOR**  
The Art & Science of Risk

**Portable, hard currency solutions which protect  
you** wherever in the world you may go...



## Business Protection



### Key Person

Key Person insurance can help a business protect itself from the sudden death of an important person who generates significant revenue because of their business relationships.

Or someone who is the intellectual capital of the business because of their knowledge, experience or skill set.

Or simply the costs incurred in recruiting and training someone to replace an important employee.



### Shareholder Protection

Shareholder Protection insurance could allow surviving shareholders to retain control of their former partner's shares.

Not having this protection in place could lead to family members becoming actively involved in a business when they have no knowledge or experience.



### Business Loan

Business Loan insurance can help settle business loans which are linked to a shareholder or another key employee.

## Service and Support

Our passion for Treating Clients Fairly governs everything we do and drives our mission to provide our corporate and individual customers world class insurance solutions which are relevant, appropriate and fairly priced, supported by first class service.

Our highly experienced and dedicated administration team will assist your financial adviser or insurance broker to guide you through our application and underwriting process to get your cover in place with the least possible inconvenience.

Should the worst happen, and your family or business partners need to make a claim, Unisure commits to processing all admitted claims as speedily and sympathetically as possible to ensure that all benefits may be paid promptly and avoid any distress to your nominated beneficiaries.

**Making an application for life insurance with us can be done online or, if you prefer to use paper, you may fill in a hard copy application which can be submitted online or via email. Your financial adviser or insurance broker will guide you through the very simple and straightforward process of applying for life insurance with Unisure.**

# Service and Administration Contact Details

If we can help you with more information about our product offerings, or if you would like to meet with one of our product experts, please contact us:

## South Africa

139 Greenway  
Greenside, Randburg  
Johannesburg  
2193  
South Africa

**Tel:** +27 10 592 1752

## United Kingdom

40 Gracechurch Street  
London, England  
EC3V 0BT United  
Kingdom

**Tel:** +44 207 118 1455

## Asia

D4-6-9 Solaris Dutamas  
Jalan Dutamas 1  
50480Kuala Lumpur  
Malaysia

**Tel:** +60 3 6206 1616

**Central email enquiries:** [admin.life@unisuregroup.com](mailto:admin.life@unisuregroup.com)

Please specify within your query which country or area your enquiry relates to.

Or visit **[life.unisuregroup.com](http://life.unisuregroup.com)** for more information.

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*Unisure Limited is registered in England and Wales with registration number 9111373, and is authorised and regulated by the United Kingdom Financial Conduct Authority, with authorisation number 719400*





# INTERNATIONAL CITIZENS INSURANCE



+877 758 4881



[info@internationalinsurance.com](mailto:info@internationalinsurance.com)



[www.internationalinsurance.com](http://www.internationalinsurance.com)



18 Shipyard Drive, Suite 2A  
Hingham, MA 02043

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