

SMile

Group life insurance for SMEs



Gift your valuable workforce the financial security they deserve, starting from just AED 2,000 a year for a team of five!

In today's competitive job market, attracting and retaining top talent is vital for your business's success, especially when you have a small team of employees taking on greater responsibilities and making significant contributions to the business.

49%
Employees switched jobs for better employee benefits

96%
Employers value employee benefits beyond pay

9 in 10
Employees prioritise benefits when choosing employers



Source: Zurich Future of Work report 2024 – [Read the full report](#)

Employers are increasingly concerned about their employees' well-being, whether it is physical, psychological, or financial. By safeguarding your employees against life's uncertainties, you can inspire confidence, productivity, and loyalty.

SMile Group life insurance from Zurich is designed specifically to fulfil the needs of your growing business

It provides financial support for employees in case of disability or terminal illness, a life cover payout to be given to their loved ones, and body repatriation expenses.

This enhances your employee benefits package, demonstrating your care for employees and their families, while fostering loyalty, happiness, and productivity. Additionally, it provides financial protection for the company, ensuring that funds are available to support the employee or their grieving family without straining the company's resources in such situations.

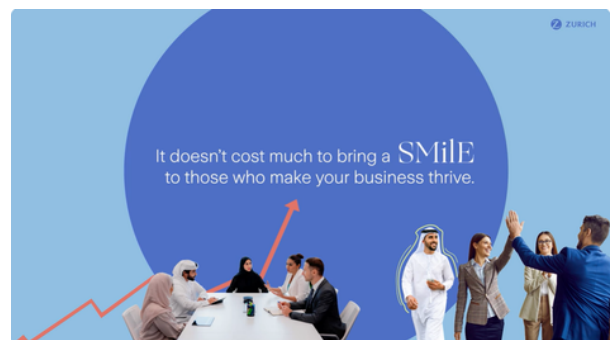
Key benefits:

- 1** Group life cover
- 2** Accidental death
- 3** Permanent partial or total disability

- Life coverage ranges from AED 100K to AED 500K.
- Terminal illness benefit: advance 50% of the life cover.
- Body repatriation expenses: AED 10K.
- Additional payout equal to the group life cover amount if death is due to an accident.
- Assessed on "own or similar" occupation.
- Minimum 25% degree of disability.
- 6-month deferral period.

Group Life cover can be customised per employee by the company.

Learn more about SMile [Watch now >](#)



How much does it cost?

Here's an example:

SMiLE starts at
AED 2,000 for a team of
per year **5 employees**

Covering each member for

- AED 100,000 Group life cover,
- + 50% Advance payment for a terminal illness
- + AED 100,000 Accidental death cover,
- + Permanent partial or total disability cover,
- + AED 10,000 Body repatriation expenses.

That's probably how much you'd spend on a game night out with your team, but financial security for your people is truly priceless!

Who can apply?

- Companies and employees based in the UAE (with a UAE contract and visa.)
- Employees aged 18 to 64 years.
- Minimum work commitment of 16+ hours per week, including part-time employees.

All the benefits available with SMiLE, the Zurich International Group Risk Solutions policy for SMEs, are subject to the Policy Terms and Conditions. We encourage you to read the SMiLE quote and the Policy Terms and Conditions to understand what you are purchasing. You can contact us for a copy anytime.



Why Zurich?

As an insurance company, we are committed to paying claims and fulfilling our promises to you.

210 million USD

total benefits paid to our customers

of which **40** million USD

98%

was paid for group life and disability

of all life claims were paid over the last 3 years

Source: Zurich Middle East Corporate Customer Report 2024

Award-winning products and services

Investment International Awards 2024

- Best Protection Provider

InsureTek Golden Shield Excellence Awards

- Life Insurer of the Year - 2021 to 2024

MENA IR Awards

- Insurer of the Year – overall 2017 to 2024

Secure your employees' future with SMiLE, because it's worth making the life of your company happier 😊

Get a quote >

Need more information?

Contact our employee benefits experts

Email: megrouplife@zurich.com

Call: 800 ZURICH (987424)

Learn more: www.zurich.ae/smile

Follow us

@ZurichMiddleEast



www.zurich.ae

Zurich International Life is a business name of Zurich International Life Limited. Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners. For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owners will be met. The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit linked funds linked to your policy. Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Decree-law 48 of 2023, and its activities in the UAE are governed by such law. Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority. Registered in the Isle of Man number 020126C. Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ British Isles. Telephone +44 1624 662266 www.zurichinternational.com.

