

The life of your company, is a life worth insuring.



Your people are your company's greatest strength. With **Zurich's Group Protection** solution, you can offer flexible and reliable cover that supports every member of your team.

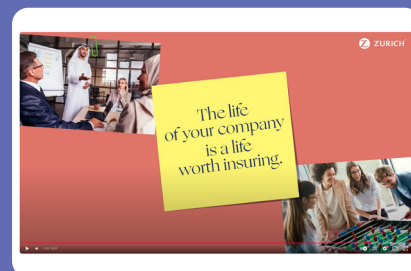
Our comprehensive life and disability benefits, including Income Protection, Critical Illness and Accidental Medical Expenses, help ease financial worries during serious illness or unexpected accidents. By providing security when it matters most, you make a real difference in your employees' lives and offer peace of mind to their families.

Together, we can help you build trusted and valued benefits that inspire loyalty, attract top talent and strengthen your business for the future.



Take care of your people, wherever they work.

Your people are at the heart of your business, no matter where they are. With Zurich's Group Protection solution, you can protect your employees and their families across the Middle East and beyond. Our cover is available directly in Bahrain, Qatar and the UAE, and through our strategic partners in Saudi Arabia and Oman. Thanks to Zurich's global presence, your protection can truly go further.



 Discover the heartbeat of your company. Watch now.

Recognised for excellence, trusted by businesses like yours.

 <p>2025 BEST PROTECTION PROVIDER</p>	 <p>2025 LIFE INSURER OF THE YEAR</p>	 <p>2024 and 2025 INSURANCE COMPANY OF THE YEAR</p>	 <p>2024 LIFE INSURER OF THE YEAR</p>	 <p>2024 INSURER OF THE YEAR - OVERALL</p>
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Protecting your people, supporting your business.

Group Protection is a valuable employee benefit that demonstrates your commitment to your team's wellbeing. It provides peace of mind during life's most challenging moments. Start by choosing a core benefit such as Group Life, Income Protection or both. You can then build a comprehensive protection plan by adding optional benefits that suit your needs. Whether you want to cover your entire workforce or customise protection for specific employee groups, you have the flexibility to create a solution that fits your business and supports your people.

The following is a summary of the benefits available through the Zurich Group Protection solution. Coverage definitions and exclusions are outlined in the quote and detailed in the Zurich International Group Risk Solution Policy Terms and Conditions.

Core benefits



Group Life

Provide your employees and their families with valuable financial security. Our life cover pays a lump sum in the event of an employee's death. With consistent policy terms and central management, you benefit from reduced costs and simplified administration. Group Life cover can be further enhanced by adding protection benefits, including Body Repatriation, Terminal Illness, Accidental Death and a range of disability covers.



Income Protection

As a caring employer, you want to be assured that a serious illness or injury that prevents an employee from working won't leave them struggling financially. With Income Protection, you are able to pay employees a percentage of continued income if illness or injury prevents them from working for a prolonged period of time. [Learn more.](#)



Accidental Death

We know that a safe working environment is of primary importance to you, however unforeseen events can and do happen, both in and outside of the workplace. This benefit provides a lump sum in addition to the Group Life cover if one of your employees dies as a result of an accident.



Accidental Dismemberment

This benefit is often chosen alongside Accidental Death. It provides a lump sum if an employee suffers a dismemberment as a result of an accident.



Permanent Partial or Total Disability

If your employee becomes permanently unable to work due to total or partial disability, we'll pay a lump sum. We'll also continue their Group Life cover throughout the disability period.



Temporary Total Disability

If your employee becomes totally disabled due to an accident or illness, this cover provides payments for up to two years to support their salary costs.



Critical Illness

Life is unpredictable, and a serious illness can bring unexpected financial challenges. With Critical Illness cover, you can support your employees by providing a lump sum payment if they're diagnosed with a covered condition. This extra support helps them focus on their treatment and recovery, without financial worries. [Learn more.](#)



Accidental Medical Expenses

Accidents can happen anytime, anywhere. Accidental Medical Expenses cover ensures your employees get prompt access to essential medical care, so they can recover quickly without the stress of unexpected costs.

Employer benefits



Waiver of Premium

If an employee experiences long-term disability and is unable to work for an extended period, this benefit lifts your company's obligation to continue premium payments for that employee.

Waiver of Pension Contribution

You can choose to protect the pension contributions you've committed to pay for your employees if they're unable to work due to illness or injury. With this option, the amount is paid directly to you as the employer, helping you continue supporting your team during their recovery.



Confidence in every benefit.

Our Group Protection solution delivers clear, reliable cover designed to support your people and meet your business needs.

Here are the key highlights and unique features that set us apart so you can focus on what matters most, knowing your team is protected.



Contract certainty

Our experienced team and deep industry knowledge mean you get insurance policies you can rely on. We understand your needs and make sure your cover is clear and dependable.



Rate guarantee

We guarantee the benefit rate for two years as standard.



Takeover facility

Switch your existing group life cover to us. We match your current benefits, eligibility and sums insured - up to USD 5 million for lump sums and USD 300,000 per person for recurring benefits. We accept previous medical decisions and tailor the process to suit your needs. Applies to our approved insurer panel.



Automatic Acceptance Limit (AAL)

The AAL is the maximum sum that can be insured per employee without requiring medical underwriting. The AAL is tailored for each plan.



Simplified administration

Save time on plan management - no need to update us on membership changes during the year unless it's significant or above the AAL.

At year-end, send us your updated member list and we'll adjust your premium for next year. This easy process is available for organizations with over 20 members.



Protection that stands out.



Long-term outlook

Our Group Protection plan offers ongoing coverage with no set end date. Your protection continues each year as long as you accept the terms on your plan anniversary.



Passive War Cover - protection in uncertain times

We protect your employees if they become innocent victims of terrorism or conflict. Coverage applies while they are in their usual area of work, traveling for business or visiting their home country.



No charges for medical tests

Medical tests requested by Zurich are billed directly, so your employees pay nothing when using Zurich's Medical Panel. For tests outside our Panel, reimbursements can be pre-approved by us up to AED 1,800 or USD 500.



Terminal Illness and Disappearance Cover

Members are protected with a Terminal Illness benefit up to AED 640,000. Disappearance cover matches the Group Life cover, with options for 1-year or 5-year protection.



Medical underwriting bar

We offer medical underwriting bar cover up to AED 20,000,000 or USD 5,000,000 total life benefit. This means additional underwriting may not be required for increase in cover if individuals are accepted at standard rates.



Single standard exclusion

Standard Nuclear, Biological and Chemical exclusion on all benefits.



Extensive coverage

We keep exclusions to a minimum, so our Group Life cover protects your employees even in situations such as:

- Pandemics (such as Covid-19), illnesses (like HIV), or normal life events such as pregnancy.
- Death due to suicide covered under Group Life cover.
- Pre-existing conditions under all compulsory covers.
- Recreational hazardous sports.



Age and employment status

- Standard cover can be provided up to age 70 for all benefits.
- Life and accidental cover can be considered above the age of 70.
- We can cover employees aged 16 and over, including part-time employees.
- Some cover can also be provided for temporary and contract employees.

These are the key highlights of the Zurich Group Protection solution. Coverage and exclusions are determined by your quote and detailed in the Zurich International Group Risk Solution Policy Terms and Conditions.



A helpful guide to industry standards.

Choosing the right Group Protection cover matters for your team's peace of mind. In this section, you'll find the average multiples of annual salary offered by companies across various industries, based on Zurich's latest data. It's a simple reference to help you feel confident that your benefits are not just generous, but truly competitive.

	Disability Benefits	Group Life
Industries	Annual Salary Multiples	Annual Salary Multiples
Business Services	3 to 8 times	3 to 8 times
Finance	3 to 10 times	3 to 10 times
Manufacturing	3 to 8 times	2 to 6 times
Retail	3 to 4 times	2 to 4 times
Education	3 to 4 times	3 to 4 times
Oil & Gas	2 to 5 times	2 to 5 times
Transport	3 to 8 times	2 to 6 times
Hospitality & Services	3 to 5 times	3 to 5 times
Engineering	3 to 4 times	2 to 4 times
Construction	2 to 4 times	2 to 4 times
FMCG	2 to 3 times	2 to 3 times
Government	2 to 4 times	2 to 4 times
Agriculture	4 times	3 to 4 times

Source: Zurich's Corporate Customer Report 2025



Let's grow together.

We're committed to helping you build a more secure future for your employees. As a leading multi-line insurer, Zurich serves people and businesses in more than 200 countries and territories, with over 63,000 employees and 75 million customers. Founded more than 150 years ago, Zurich is transforming insurance for a brighter tomorrow. When you choose Zurich, you're not just choosing an insurance provider, you're choosing a partner.

In the Middle East

USD 49.9 billion

the amount that we insure
on behalf of our clients.

Across **5**
countries in GCC.



Protecting

95,000

members across **604**
companies.

Delivering on our promise.

At Zurich, we recognize that the claims experience is a moment of truth for our customers. It provides us with the opportunity to deliver on our promise at what is often a difficult time.

Our claims strategy 'Simply Care' places our customers at the heart of the claims process by treating them with empathy and using our knowledge and expertise to deliver our promise in a way that they expect as customers of Zurich.

We're proud to be one of the first insurers to publish a transparent, annual Corporate Customer Report.

USD 47 million

has been paid in life and disability claims.

72 hours

is the average time taken to pay claims. No long
waits, no endless paperwork.

98% of life claims paid

Almost every claim, paid promptly.

Discover our Corporate Customer
Report 2025



Sustainability shapes the way we do business.

Zurich's purpose to create a brighter future together inspires us to use our business model to scale positive impact for everyone. As an insurer, investor, employer and member of society, we want to work with others to drive transformative change so that we can all thrive today and in the future.



Zurich International Life Limited in the UAE is the first insurance company to sign the UAE Climate-Responsible companies Pledge – Ministry of Climate Change and Environment (MOCCA) 2023.



We're an active member of the UAE Alliance for Climate Action (UACA), accelerating the transition to a net-zero world.



2025
SUSTAINABILITY
INITIATIVE OF THE YEAR

Learn more about sustainability at Zurich Middle East.



Ready to protect your team's future?

Reach out to a Zurich employee benefits expert today and discover flexible coverage with support you can trust.

✉ Email us: megrouplife@zurich.com

☎ Call us: +971 4 425 2300

Secure your people

🌐 Learn more on: www.zurich.ae | www.zurich.bh | www.zurich.qa



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Zurich International Life Limited is 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 planholders.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991 (as amended), ensure that in the event of a life assurance company being unable to meet its liabilities to its planholders, up to 90% of the liability to the protected planholders will be met.

Zurich International Life Limited is not authorised to offer insurance products for sale in the United States.

Materials are not intended as an offer to invest and do not constitute an offer or a solicitation of an offer to buy securities in any other country or other jurisdiction in which it is unlawful to make such an offer or solicitation.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Decree-Law Number 48 of 2023, and its activities in the UAE are governed by such law.

Zurich International Life Limited conducts business in the UAE through its Dubai branch and has its branch offices at Unit 601, Building 6, 6th Floor, Emaar Square, Dubai. (PO Box 50389, Dubai).
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Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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