

Group Life insurance for SMEs



Give your team financial security from just AED 2,000 a year for five employees!

Attracting and retaining top talent is essential for your business's success, particularly when a small team takes on greater responsibilities and drives key contributions

49%

Employees
switched jobs for
better employee
benefits

96%

Employers value
employee benefits
beyond pay

9 in 10

Employees
prioritise benefits
when choosing
employers



Supporting your team's physical, mental, and financial well-being means more than just protection, it builds trust, boosts performance, and inspires loyalty.

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

Protect your team and your business

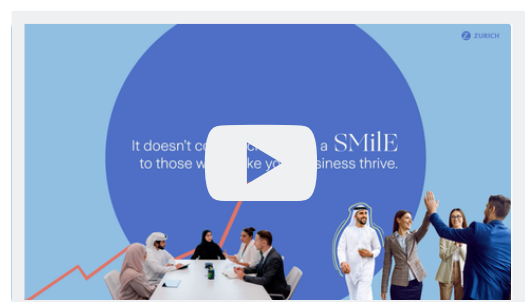
SMile is a Group Life insurance from Zurich for companies with five or more employees. It provides financial protection if an employee faces disability, serious illness, or death. The insurance pays out to your employee or their family, including life cover and body repatriation, so your company doesn't have to cover these costs. This strengthens your employee benefits, shows you care, and helps protect your business from unexpected financial risks.

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.

Learn more about SMile

Watch now >



Protect your people with SMiLE

1

Group Life cover

- Life cover from AED 100,000 up to AED 500,000.
- Terminal Illness benefit: advance 50% of the life cover.
- Body Repatriation expenses: AED 10,000.

2

Accidental Death

- Additional payout equal to the Group Life cover amount if death is due to an accident.

3

Permanent Partial or Total Disability

- Additional payout in case of a disability.
- Assessed on “own or similar” occupation.
- Minimum 25% degree of disability.

How much does it cost?

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

SMiLE starts at
AED 2,000
per year

for a team of
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!

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

Get a quote >



Why Zurich?

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

47 million USD
paid in corporate life
and disability claims

98%
of all life claims were paid
over the last 3 years

72 hours
average time to
pay a claim

Source: Zurich Middle East Corporate Customer Report 2025

Award-winning protection for your people

2025
FINANCE MIDDLE
EAST AWARDS

Insurance Company
of the Year

2025
INSURETEK
GOLDEN SHIELD
EXCELLENCE
AWARDS

Life Insurer of
the Year

2025
INVESTMENT
INTERNATIONAL
AWARDS

Best Protection
Provider

SMile is the Zurich International Group Risk Solutions (ZIGRS) policy designed for SMEs. All benefits are provided according to the ZIGRS Policy Terms and Conditions. We recommend that you review both your quote and the Policy Terms and Conditions to fully understand your cover. You can contact us for a copy anytime.



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

Get SMile >

Learn more on www.zurich.ae/smile



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