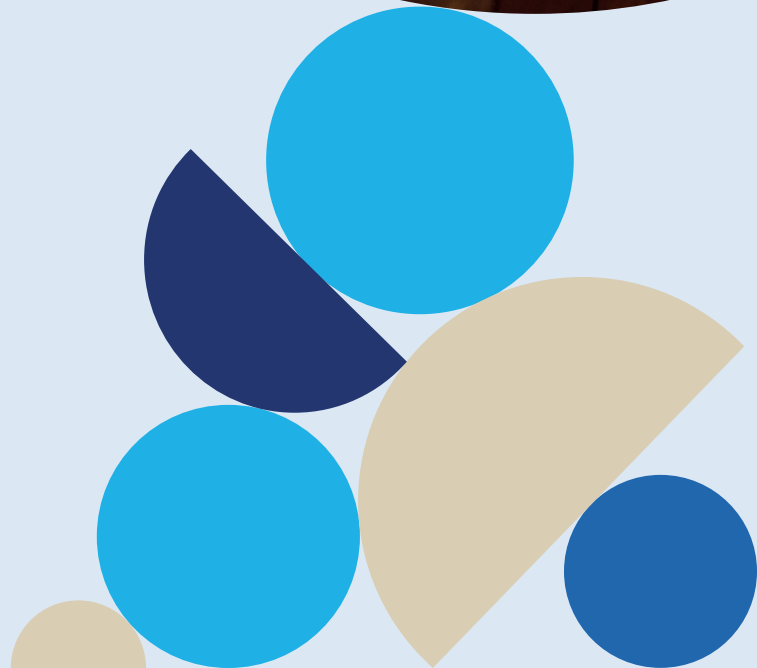
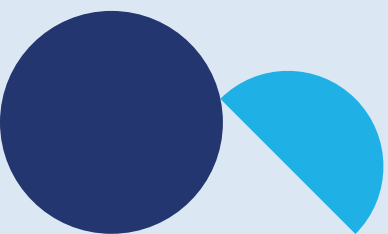




Protect your greatest business asset, your people!

At Zurich, we understand the challenges employers, like yourself, face in providing consistent benefits for a diverse workforce. Zurich Group Life Cover is a life and disability insurance solution for companies. Providing this benefit to employees enables you to retain talent, create a better & sustainable workplace, and differentiate yourself as an employer of choice.



Introduction

You want to take care of your people, wherever they are working.

At Zurich, we understand the challenge every employer faces to provide consistent, varied benefits that make your employees feel valued and secure. We offer solutions that include group life and disability cover, which provides a safety net to your employees should anything unfortunate happen to them, whilst they are in service.

We take pride in our superior policy terms, financial strength and consistent approach to be there when you need us the most.

We provide death and disability coverage in a single policy. With Zurich Group Life Cover, we help you reduce cost, simplify administration, and are flexible to meet your specific needs.

98% of all corporate claims were paid over the last 3 years (2018 – 2020)



Some of the key highlights that differentiate us from the rest!

- Continuous cover as employees move from country to country (coverage may be limited to certain countries due to regulatory reasons)
- One set of consistent policy terms
- Benefits can be aligned at a group level
- Pre-existing conditions covered under core, compulsory benefit option
- Mental illnesses covered under death and disability*
- Hazardous sports are covered in full
- Pregnancy and HIV covered up to the automatic acceptance limit under life & disability
- Medical tests, if requested by Zurich, will be borne by Zurich
- Only one exclusion as standard which is related to nuclear, biological and chemical weapons

*payments may be limited on certain disability benefit coverages

Group life and disability cover

For life cover, we provide a lump sum in the event of the death of one of your employees by any cause or accident (certain exclusions apply).

Our disability cover provides a lump sum or income (also known as income protection) in the event of not only total disability, but also partial and temporary disability.

We consider Zurich Group Life Cover to be an essential employee benefit, showing that you care for the welfare of your workforce while providing valuable financial peace of mind in the event of an employee's death.

Group life

Our group life insurance enables you as the employer to provide a lump sum benefit in the event of an employee's death. Group life coverage can be enhanced with a range of accidental death and disability covers, which are taken out in addition to the main group life cover.

Permanent partial and total disability

With this cover, we provide a payment if your employee is totally or partially disabled and use a scale to assess payments for accident-related dismemberment/loss of use of limb.

Temporary total disability

This cover provides a payment to the employer for up to two years to meet the salary costs of your employee if they become totally disabled due to an accident or illness.

Accidental dismemberment cover

Often written as a combination with accidental death, this cover provides a lump sum if any of your employees suffer a dismemberment due to an accident.

Accidental death cover

We know that a safe working environment is of primary importance to an employer, however unforeseen events can and do happen, both in and outside of the workplace. This benefit provides an additional lump sum (over the group life cover) if one of your employees dies as a result of an accident.

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, as the employer, are able to pay employees a percentage of continued income if illness or injury prevents them from working for a prolonged period of time.



Zurich Group Life Cover



We strive to make our policies as simple and flexible as possible, so if the worst happens, you'll have one less thing to worry about. Our policies are written as annual renewable contracts and can be split into separate employee groups to offer a flexible grouping with different benefits, for example:

Group one: managers with group life five times salary and income protection 60% of salary.

Group two: staff with group life two times salary and income protection 50% of salary.



Contract certainty

With our team of expert underwriters, dedicated customer service teams and experience across many industries, we can confidently provide policies that offer contract certainty. We pride ourselves on having a solid understanding of customer's needs and the marketplace, both of which we have gained through extensive experience, research and working closely with industry professionals and brokers.



Rate guarantee

We guarantee the benefit rate for two years as standard.



Takeover facility

As most organizations already have group protection cover in place, we can offer a facility for 'taking over' existing arrangements from a company's current insurer. Simple takeovers, including medical underwriting decisions, mean that the benefits, sums insured, and eligibility criteria are the same as those covered by the existing insurer, up to USD 5.0 million for lump sum benefits per person and up to USD 300.000 per person for recurring benefits.

Takeovers can be managed in a number of ways and we can tailor the process to however suits you best. We will accept the existing underwriting decisions and medical information for members of the policy (on no worse terms).

A takeover is only possible subject to our review.



Automatic acceptance limit

The automatic acceptance limit (AAL) is the maximum sum that can be insured per employee without requiring medical underwriting. The AAL is tailored for each policy.



Simplified administration

We offer simplified administration to help your organisation reduce the amount of time that's spent administering your policy. During the year, you won't need to notify us of any changes to the policy membership unless there is a significant change or request for coverage above the AAL. At the end of the year, we receive a new group member census from the organization and an adjustment is calculated based on the assumption that all changes happen at the half year point. The adjustment premium is added to the premium for the next year's coverage. We typically offer simplified administration policies to organizations with over 20 members.

It's simple, we care!

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.

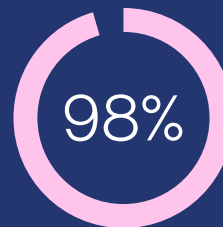
Our claims strategy 'Simply Care' places our customers at the heart of the claims process by treating them with empathy and using our knowledge and expertise to deliver our promise in a way that they expect as customers of Zurich.

'Simply Care' focuses on being responsive, proactive and communicating clearly with our customers, in a way that gives them confidence that we can meet their needs when delivering on our promise.

Efficient claims process

We take pride in our efficient and reliable claims process, providing peace of mind and ease when it's needed most.

We have a solid track record of keeping our promises and we will be there for you when the times get tough. Together, we can ensure that you and your employees are in safe hands through the good and the bad.



We have paid 98% of all corporate claims over the last 3 years (2018–2020).



About Zurich

We're Zurich International Life, a part of Zurich Insurance Group, one of the world's most experienced insurers. Here in the Middle East, we specialise in life insurance, savings and employee benefits, providing a targeted range of quality products and services to individuals and businesses based in the UAE, Bahrain and Qatar.

Our ultimate goal is to empower people to be ready for life, inspiring confidence, helping them to fulfil their protection and savings needs – creating a brighter future together.

We're optimistic, caring and reliable. With forward thinking, determination and a sense of togetherness, we bring our purpose to life. Putting our customers and their evolving needs first, we're driven by a mission to raise awareness of the importance of life insurance and financial protection throughout the region, and we pride ourselves on being there for our customers when they need us, enabling them to secure their financial future while protecting those they care about the most.

We provide financial security to over 300,000 employees across 1,600+ companies globally with over USD 92 billion insurance cover.

The strength and stability of Zurich Insurance Group continues to be reflected by an AA/stable financial strength rating from the independent rating agency Standard & Poor's. Latest ratings can be found at www.zurich.com

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Important information

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 planholders.

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 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.

Zurich International Life Limited, Bahrain Branch, which is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain. Branch offices: 27th Floor, Almoayyed Tower, Seef District, Kingdom of Bahrain. Telephone +973 1756 3322.

Zurich International Life Limited, UAE Branch, which is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE governed by such law. Registered offices at Unit 601, Building 6, Emaar Square, Dubai. (PO Box 50389 Dubai) Telephone: +971 4 425 2300 www.zurich.ae

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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