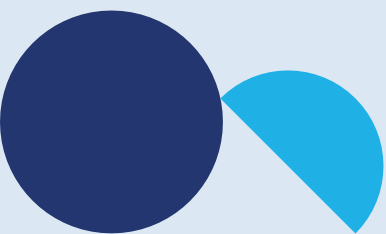




Protection for your people, security for your business.

At Zurich, our Group Life and Income Protection plans provide real financial security supporting your employees and their families through life's unexpected moments.

Flexible coverage, designed to bring peace of mind and practical support, every day.



Introduction

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

As an employer in today's market, offering consistent, meaningful benefits for your local workforce is essential - but we know it can be challenging. At Zurich, we make it easier with group life and income protection solutions designed for your team, providing peace of mind and practical support right where you do business.

Our straightforward policy terms and central management help reduce costs and simplify administration, so you can focus on what matters most.

And if you have internationally mobile employees, we've got you covered too. Our solutions extend worldwide, making sure your people receive the same quality protection - wherever work takes them.

We're proud of our strong track record in delivering benefits, so you know you can count on us. We're here to support you and your employees every step of the way.

97.7% of all claims
over the last 3 years
(2022 – 2024)



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

For any business, one of the keys to attracting and retaining the best people is to provide high quality employee benefits.

Here at Zurich, we can help you do this by providing group life and disability cover that can be tailored to help you provide solutions for your employee benefit liabilities.

We do this through our Zurich International Group Risk Solutions (ZIGRS) policy which provides:

- 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
- Cost efficiency
- Reduced administration
- A dedicated Account Manager

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 illness (certain exclusions apply). We take pride in our consistent policy terms and central management, helping to reduce costs and simplify administration when you need it most.

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.

You, as the employer can decide if you want cover for the entire workforce or for a defined category of employees. We consider Group Life Cover to be an essential employee benefit, showing that you care for the welfare of your workforce whilst providing valuable financial peace of mind in the event of an employee death.

Group Life

Our Group Life benefit enables you – the employer – to provide a lump sum payment in the unfortunate event of an employee's death. This cover can be provided to the whole workforce or tailored to a certain category, with varying levels of benefits.

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 sum (supplementary to the Group Life cover) in the event one of your employees dies as a result of an accident.

Accidental dismemberment cover

Often combined with accidental death, this cover provides a lump sum in the event any of your employees suffer a dismemberment due to an accident.

Permanent total disability

This cover provides a lump sum payment in the event your employee is totally disabled on a permanent basis as a result of an accident or illness.

Permanent total or partial disability

This cover provides a lump sum payment in the event your employee is partially or totally disabled on a permanent basis as a result of an accident or illness.

Temporary total disability

This cover provides a payment to the employer for up to two years in order to meet salary costs in the event your employee is totally disabled due to an accident or illness

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.

Critical Care

The Critical Care benefit is designed to provide employers with global access to specialist medical advice and treatment for members covered by the Group Policy.

Critical Care has four services:

- Second Medical Opinion
- Precision Medicine
- Cancer Clinical Trials
- Global Treatment Plus+

Spouse income and child income

With our Spouse and/or Child Income benefits, we help you extend your duty of care in the long term to the employee's family. Cover can be extended to provide regular payments to an employee's spouse and/or child in the event of their death

Employer Benefits

Waiver of premium

In the event of long-term disability with an extended period of work absence, this benefit removes your company's obligation to make further premium payments for that employee.

Waiver of pension contribution

You have the option to cover the pension contribution you have committed to paying on behalf of your employees when they are unable to work due to illness or injury. This amount will be paid to yourself as the policyholder.



About the ZIGRS plan

We endeavour 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 which can be cancelled at the yearly anniversary point. Premiums can be paid yearly, half-yearly, quarterly or monthly, and in a choice of 14 different currencies.

Policies can be split into separate employee groups to offer flexible grouping of different sets of employees 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.



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 GBP1 million for each member.

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.



Rate guarantee

We guarantee the benefit rate for two years as standard and it may be extended to three years.



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 50 members.



At Zurich 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.

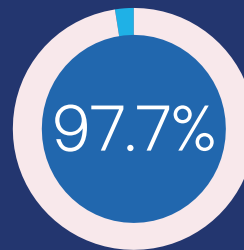
Our claims strategy 'Simply Care' places our customers at the heart of the claims handling process by treating them with empathy and using our knowledge and expertise to deliver our promise in a way that they expect as customers of Zurich. 'Simply Care' focuses on being responsive, proactive and communicating clearly with our customers, in a way that gives them confidence that we are able to meet their needs wherever in the world they may deal with us when delivering on our promise.

Our claims philosophy means we act quickly and do what we can to pay the claim. We're there for employees and their loved ones when they need us most.

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 are proud to have admitted and paid **97.6%** of all claims over the last 3 years (2022-2024)

Source: Zurich International Life internal reporting October 2025



About Zurich

Zurich Integrated Benefits is a business name of Zurich International Life Limited. Zurich International Life Limited is a subsidiary of the Zurich Insurance Group, one of the world's largest insurers with over 150 years of experience. We are one of the few global employee benefits providers that can consistently deliver high quality solutions across both retirement and long-term savings, and group life and disability cover.

We help employers to reward, motivate and protect their internationally mobile employees wherever they are in the world, helping them save for the future and protect their families, offering valuable peace of mind.

A recognized market leader with over 40 years' experience in the international group risk solutions market, we understand this niche market and have the experience, expertise and proven capability to implement and administer international policies.

We protect the financial security of over 534,000 internationally mobile employees at more than 2,000 multinational companies

Source: Zurich Internal reporting November 2024.

The strength and stability of Zurich Insurance Group is reflected by our financial strength ratings from independent agencies. For the latest information visit www.zurich.com.

Latest ratings can be found at www.zurich.com

Contact Details

For further information please

CONTACT US

Important information

Zurich Integrated Benefits is a business name of Zurich International Life Limited.

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.

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 plan.

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, Hong Kong branch, registered in Hong Kong (Registration No. F-3667) on 1 October 1986 as a non-Hong Kong incorporated company. Registered office: 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong. Telephone +852 3405 7150.

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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