



**Unilife is a leading provider of international employee benefit insurance solutions.**

We specialise in supporting organisations and their advisers in creating national, international and expatriate employee benefit programmes. Our solutions are highly effective for all staff members, thus effectively and responsibly delivering your client's HR strategies and objectives.

### Why Unilife?

- If your corporate clients wish to **attract, recruit, and retain** high calibre candidates, then providing comprehensive employee benefits is key.

Innovative insurance solutions form an integral part of any global organisation's employment incentives. Ideally, such solutions benefit both the employee and the employer.

- **We can provide such innovative, symbiotic solutions.**

Multinational organisations face the additional challenge of providing consistent protection benefits for a globally diverse workforce. When cover is available from local suppliers, it can vary from country to country. It may be inconsistent with group HR policy and is often timeconsuming to administer - assuming that it is available at all.

- **We can offer consistent and comprehensive benefits, all administered simply and easily from a centralised unit.**

All employees, no matter where they are based, quite reasonably expect to enjoy the same benefits as their counterparts throughout the organisation.

- **Our plans are designed to provide cover for all company employees, regardless of where in the world they are located.**



We work with all the major global benefit advisers and are proud to be able to say that many of the world's largest companies entrust their employee benefit packages to our experience and expertise.

## Group Global Benefits

Our **specialist teams** are highly experienced in providing **innovative insurance solutions** to clients, irrespective of their, or their employees', global location.

### Our Products

Unilife are proud to offer a wide range of bespoke and standardised insurance solutions. Our products include policies to cover the following areas:

- **Life**
- **Disability**
- **Accident**
- **Health**
- **Medical**
- **Evacuation**
- **Critical Illness**
- **Travel**

### Your Peace of Mind

All Unilife individual and group policies are issued by Guardrisk Life International Limited. Guardrisk is a wholly owned subsidiary of MMI Holdings, who are listed on the Johannesburg Stock Exchange, have operations in 18 countries, including South Africa, the United Kingdom, Hong Kong and Singapore, and employ over 17,000 staff worldwide. Both Guardrisk and MMI are rated 'Aaa' by Moody's.

For more information on Guardrisk and MMI Holdings, including their corporate profiles, annual financial reports and credit ratings, please refer to [www.guardrisk.co.za](http://www.guardrisk.co.za) and [www.mmiholdings.co.za](http://www.mmiholdings.co.za)

Unilife maintain reinsurance relationships with two of the five largest reinsurance companies in the world. All individual Unilife policies are reinsured by SCOR Africa Limited, a wholly owned subsidiary of SCOR SE, who are listed on the French Stock Exchange, are the fourth largest reinsurer in the world, and the largest life reinsurer in the United States. Additional reinsurance capacity for individual policies is provided by Gen Re, a Berkshire Hathaway company.

Depending on the nature of the group risk we manage on behalf of our clients, we reinsure with either SCOR or Gen Re.

For more information on our reinsurance partners, please refer to [www.scor.com](http://www.scor.com) and [www.genre.com](http://www.genre.com)

## Our Plans

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Our range of innovative plans are specifically designed to provide a host of advantages for corporate clients:

- **Consistent benefits for all**
- **Consolidation of multiple plans**
- **Administration-friendly: one single point of contact**
- **A multi-national group policy offers simplified administration because by pooling the risk you can reduce your costs**
- **Cost-effective: lower premiums due to economies of scale**
- **Flexible payment options**
- **One annual renewal date**
- **Higher free cover limits / Guaranteed issue limits**
- **High value sum insured: up to \$20 million for life cover and up to \$360,000 per annum per insured person for long term disability (LTD).**

## Healthcare

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- We provide comprehensive healthcare services to employees for every medical situation, from pre-organised doctors' appointments to emergency evacuation.
- Around-the-clock healthcare call facilities, as the patient's first point of contact.
- A network of healthcare centres.
- International doctor referrals available.
- A wide range of specialists to support ongoing medical needs.

## Life Cover

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- This provides a lump sum benefit to the deceased employee's family or estate in the event of death whilst in the employment of the organisation.
- The Sum Assured can be a fixed amount or a multiple of salary, dependent upon the company's HR policies and requirements.
- Life cover can also be utilised as key person cover, with the organisation as the beneficiary, and the benefit being used to cover replacement costs.
- The cover can be enhanced with a range of supplementary benefits, which can be taken out in addition to the main Group Life policy.
- This benefit protects the organisation, the employee and the employee's family.

## Personal Accident

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### (Accidental Death and Dismemberment)

- This cover provides a lump sum in the event of death or dismemberment (loss of limb or eyesight) as a direct result of an accident in the workplace or while an employee.
- Where appropriate, this benefit can be paid out in addition to the main life cover.

## Long Term Disability (LTD) (Income Protection)

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- This policy will pay a proportion of the employee's monthly salary in the event of temporary disability caused by sickness or accident for either a limited period or until retirement age.
- A waiting period of 13, 26 or 52 weeks would be applicable would be applicable before long term disability benefits could commence, according to the policy you choose.

## Permanent Total Disability (PTD)

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- This makes provision for the Life Insured in the event that they are totally, permanently and irreversibly disabled due to accident or sickness.
- The benefit is paid in a lump sum, after an agreed waiting period.

## Short Term Disability (STD)

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- This will pay a proportion of the monthly salary in the event of temporary disability caused by sickness or accident.
- Payment is usually made after the first 7 or 14 days of absence right up until a pre-defined period as listed in the policy.

## Kidnap and Ransom

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- Kidnap and Ransom insurance reimburses the costs associated with situations involving kidnap or extortion.
- The policy is activated upon a specified event and funds either the recovery of the individual or, if the ransom has already been paid, will restore the financial position following the event up to the Sum Assured.

## War and Terrorism

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- All of the above covers can be extended to include war and/or terrorism perils.
- This pays a lump sum in the event of death or disablement or medical expenses caused by war, hostility or terrorism worldwide.
- If required this can be further extended to include nuclear, chemical and biological perils.

## Plan Features

### Who do we cover?

Our plans are available to groups worldwide. They should consist of five or more members, and may comprise both local and expatriate employees.

### Free Cover Limit

Mandatory Plans have a free cover limit. This is the benefit covered without the requirement for any medical evidence or underwriting. Cover is automatically applied to all members up to the free cover limit, subject to their status of being actively at work.

The free cover limit varies for each policy and takes into account various factors such as the number of lives, the average sum insured, age or expected mortality, occupation and location.

If members exceed the free cover limit then a proposal form will be required to apply for these higher levels of benefits.

'Mandatory Plan': This is a plan that requires that all eligible employees are covered compulsorily. Alternatively, a plan can be voluntary, whereby a member can opt in or out. However, please note that voluntary plans do not offer any free cover limit.

'Actively at work': The organisation must complete a form stating that the quoted employees are actively at work on the date that a group insurance contract becomes effective. If at this point, any employee is not at work due to an accident or sickness, then under an actively-at-work provision the employee would not be eligible for coverage until he/she has returned to work or has been underwritten. All of the above is subject to terms and conditions.

### Deciding the Level of Cover

Group Cover Benefits can be based on a Fixed Sum, Multiple of Salary or Percentage of an Employee's Salary.

### Currency of the Plan

The Plan allows the Sum Assured and premiums to be paid in a choice of Pounds Sterling, US Dollars or Euros. Please note that benefits will be paid out in the chosen Plan currency.

### Premium Options

Premiums are paid annually; however provisions for periodic premium payments may also be offered, subject to terms.

Premiums can be paid by:

- Credit card
- Telegraphic transfer

Our Vision  
To remain at the  
forefront of the provision  
of inventive global group  
and employee benefit  
solutions.

Our Mission  
To provide  
consumer-orientated  
financial products to our  
customers, supported  
always by professional  
and committed  
customer service.

## The Administration Process

At Unilife, we are dedicated to **building long-term relationships with our partners who, through an inclusive understanding of our business, enable us to promote performance and share in our success.**

We appreciate the dynamic environments in which your clients operate, so our aim is to provide modern, ground-breaking and responsive solutions.

Our goal is to offer total solutions consistently, so that you can respond quickly and comprehensively to your clients' needs. The support that we offer ranges from simply assisting with initial risk-assessment, right through to the design of a cost-effective, fully insured benefit programme.

We offer a simple three step administration system, making the process as straightforward as possible for corporate clients:

**Step 1: Complete census data and your quote requirements specification. These should be submitted to our office.**

**Step 2: A quote is offered, based on the information you have supplied.**

**Step 3: Cover is implemented upon receipt of the initial premium.**

Please note the following:

No underwriting is required unless the free cover limit is exceeded.

Once the plan is in operation, any additions, removals or minor changes can be implemented within your HR department; there may not be any need to inform Unilife. Any applicants whose sum insured is above the free cover limit will be required to submit a proposal form.

At the end of year 1 we require an updated census data form; adjustments will be made for the previous year's premium and a quotation issued for the following year's coverage. If premiums are paid in periodic instalments then the policy will self-adjust during the year. We also have arrangements in force around the world to meet local requirements if Unilife is not authorised in your country.

If you require any further details, please ask your financial adviser.

Alternatively you can contact your nearest Unilife office, details of which are available on our website, or get in touch using our email address: [info@ses-zambia.com](mailto:info@ses-zambia.com)