



Term Insurance

in Brief

5 - 30 year term



Subject to age at entry, any policy term between 5 and 30 years may be selected at application.

All in-force policies end on the policy anniversary immediately preceding the Life Insured's 75th birthday.

Guaranteed Level Premium



Premium level is unaffected by changes to country of residence, lifestyle, occupation or travel obligations which occur after the start date, and is guaranteed to remain the same for the duration of the policy term.

Guaranteed Cover



Policy cover is also unaffected by any changes to country of residence, lifestyle, occupation or travel obligations which occur after the start date.

Please remember:

Any changes which occur between the date of application and the policy start date, which would have resulted in you providing different answers on your application, must be disclosed before your policy is issued.

Policy Overview

Policies available in USD, GBP or EUR



Death by Any Cause

Minimum age at entry is 18
Maximum age at entry is 69



Policy Basis

Single Life
Joint Life First Death
Joint Life Second Death



Premium Frequency Options

Monthly
Quarterly
Semi-Annual
Annual



Premium Settlement Options

Credit or Debit Card
Bank Transfer
Direct Debit

Benefits and Riders Overview

- ◆ **Death Benefit up to USD 6.5 million**
- ◆ **Terminal Illness Accelerator**
- ◆ **Optional Rider Benefits**
 - ◆ Accidental Death Benefit
Up to USD 1 million | Expires at age 70
 - ◆ Waiver of Premium Benefit
Expires at age 60

Policy Exclusions Overview

- ◆ **Death by Suicide in first two years**
- ◆ **Active participation in War or Terror**
- ◆ **Assault or attempted assault**
- ◆ **Any act deemed a criminal offence**

Rider Exclusions Overview

- ◆ **Accidental Death Benefit Exclusions**
 - ◆ Intentional self-inflicted injuries
 - ◆ Suicide
- ◆ **Waiver of Premium Benefit Exclusions**
- ◆ **Optional Rider Benefits**
 - ◆ Failure to follow medical advice
 - ◆ Disability resulting from maternity
Unless disability continues for 12 months after pregnancy



Unisure Life Solutions

- Treating Clients Fairly
- Innovative Risk Solutions
- Outstanding Intermediary and Administration Support
- Effortless online quote, application, and policy management platform



Why Term Insurance

Term Insurance is the most commonly purchased type of life insurance policy globally. Term Insurance is broadly suited to protect against most family risks and liabilities, as well as many business protection needs.

FAMILY PROTECTION EXAMPLES

- Family Living Expenses
- Education Expenses
- Spouse Retirement Plan
- Legacy Planning
- Estate Planning
- Loan Protection

BUSINESS PROTECTION EXAMPLES

- Shareholder Protection
- Key Person Protection
- Loan Protection

Speak to your **financial or insurance adviser** about whether **Term Insurance** is the right solution for **protecting your family or your business**.

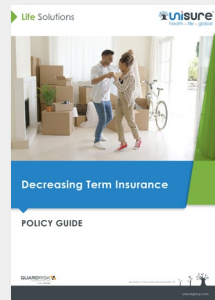
Individual Life Solutions Available from Unisure



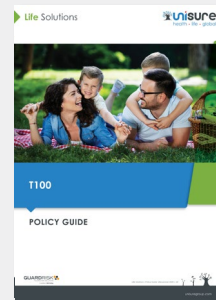
Global Protector



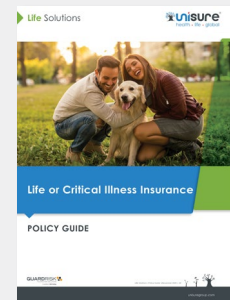
Term Insurance



Decreasing Term Insurance



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Life or Critical Illness

Service and Administration Contact Details

If we can help you with more information about our product offerings, or if you would like to meet with one of our product experts, please contact us:

South Africa	United Kingdom	Asia
<p>📍 139 Greenway Greenside, Randburg Johannesburg, 2193 South Africa</p> <p>☎ Tel: +27 10 592 1752</p>	<p>📍 40 Gracechurch Street London EC3V 0BT United Kingdom</p> <p>☎ Tel: +44 207 118 1455</p>	<p>📍 D4-6-9 Solaris Dutamas Jalan Dutamas 1, 50480 Kuala Lumpur Malaysia</p> <p>☎ Tel: +60 3 6206 1616</p>

Central Email Enquiries

admin.life@unisuregroup.com

Please specify within your query which country or area your enquiry relates to

[unisuregroup.com/individual-life](https://www.unisuregroup.com/individual-life)

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