

EU Group Life Solution

Product Fact Sheet



Comparison	Group Life	Disability Options	
Coverage & Features	Death	Accidental Death & Dismemberment	Permanent Total Disability
Accident & Sickness Covered	Yes	Accident only	Yes
Policyholder Location	EU companies with operations and people across Europe		
Geographic Coverage Area	Worldwide, excluding Sanctioned Countries		
Minimum Group Size	5 Employees		
Cover Available	Up to EUR 2 million	Up to EUR 1 million for Accidental Death Up to EUR 1 million for Dismemberment	Up to EUR 1 million (any occupation definition)
Free Cover Limits (Automatic Acceptance Limits)	Groups up to 49 lives – up to EUR 1 million Groups over 49 lives – up to EUR 2 million	N/A	Linked to Group Life capped at EUR 1 million
Single Event Limit	EUR 20 million		
Maximum Age Attained / Cease Age	70		64 (reducing scale from 60)
Underwriting Requirements	All benefits above the Free Cover Limit to be underwritten & accepted	N/A	Completed with Group Life onboarding
Deferred (Waiting) Periods	N/A		12 Months
Claim Duration	Lump sum benefit payable at point of accepted claim		
Indemnity Period	N/A		
Standard Rate Guarantee Period	1 Year		
Currency Option	EUR		
Minimum Premium	EUR 5,000 per policy	N/A (premium is calculated in combination with group life policy)	
Quote Process	Provision of census data to Unisure	Completed with Group Life Application	
On Risk Requirements	Completed Proposal & Actively At Work Declaration	Completed with Group Life Application	
Quote Validity Period	30 Days		



CENSUS INFORMATION REQUIRED FOR QUOTES

Please email census
information to:
info@unisuresolutions.eu



Policyholder
Name



Dates of
Birth



Salary
Details



Occupation
Details



Gender
Details



Claims History -
3 years minimum



Payroll Reference
Number & Nationality



Workplace
Locations



Benefit
Basis

unisure
Solutions

Unisure Solutions Fried E.U ("Unisure Solutions")
Owner Hermann Fried
Commercial register in Vienna, Austria FN 518802w

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