



# Individual Life Insurance Solutions

## 2022 Brochure

Individual Life/ May 2022 / v2



Proud sponsors of the  
**RHINO PROTECTION PROJECT**









# Family Protection

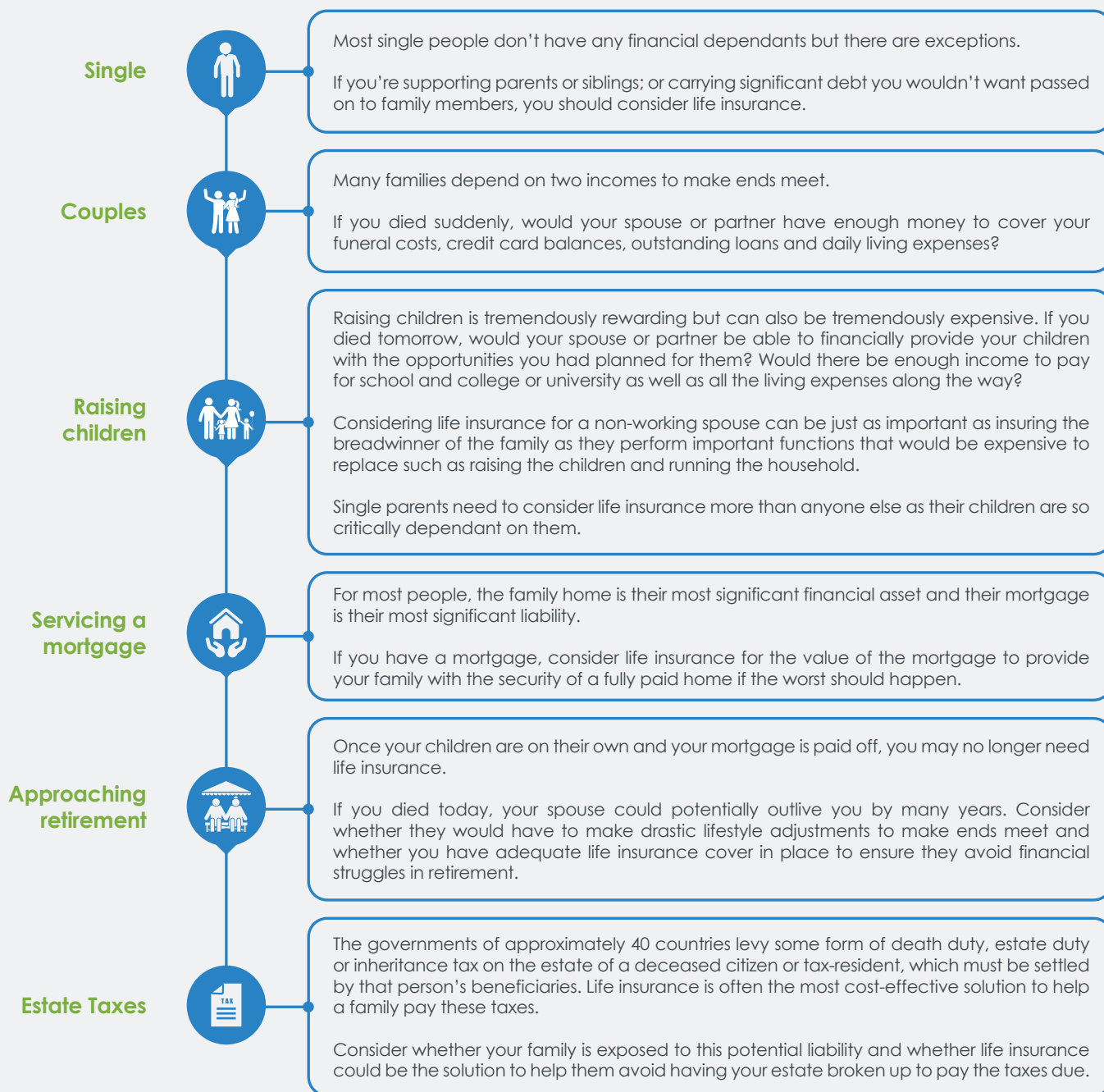
Life insurance can be a simple answer to a very difficult question, "How will my family be affected financially when I die?" This is a subject none of us really want to think about, but if we have someone financially dependent on us, it's one we really can't avoid.

The purpose of life insurance is to pay a lump sum benefit after you die, providing your loved ones with financial security should the unthinkable happen. Life insurance can pay for your family's ongoing living costs, to settle estate taxes, mortgages or other outstanding loans, to cover the remaining cost of your children's education or any number of other essential expenses.

Whether you have already established a solid financial base for your family – a home, savings and investments – or you are just starting out as a new family with all these goals in mind, life insurance is the foundation upon which it all rests. Having this foundation can protect your family from having to make drastic lifestyle changes or future plans if you were to die suddenly.

## Protecting your family through the different stages of your life

As we progress through life, we may need life insurance to address the changing risks our families may face. Here are some examples of when life insurance may be important or necessary.



This document is intended to provide an overview of our Individual Life Insurance solutions for information purposes only. It does not constitute financial or insurance advice. The terms governing any policy in force are defined by the Terms and Conditions of that policy and not by any information included in this document.

We cannot issue a policy for anyone who is currently residing in the United States of America or any Mauritian National who is currently residing in the Republic of Mauritius.

Our **strength** comes from our **expertise** which is evident in our product range and our services...

## Treating Clients **Fairly**



## How much cover do you need?

The most important (and possibly difficult) part of buying life insurance cover is determining exactly how much cover you need. As each person has different goals, financial and personal circumstances, there is no general standard for how much each person should buy. We suggest you consult with your financial adviser or insurance broker and review your personal and family circumstances described earlier.

Here are some points to consider as you go through this process.

**Estimate, if you were to die today, what your family would need to meet immediate, ongoing, and future financial obligations** (see below for some examples).

### Immediate Cash Needs



Funeral Costs



Medical Expenses



Probate Fees



Legal Fees



Mortgage



Credit Card Debt



Other Loans



Estate Duties

### Ongoing Cash Needs



Food



Housing



Utilities



Transport



Health care



Clothing



Insurance



Schooling

### Future Cash Needs



Tertiary Education



Spouse Retirement

### Family Protection Calculation

Then consider what resources are already in place, such as your spouse's income, savings, investments and life insurance you already have. The difference between these is your current life insurance gap.

Immediate,  
Ongoing and Future  
Cash Needs

—

Spouse's income, savings,  
investments and existing  
life insurance

=

Life  
Insurance  
Gap

You may wish to make use of the **Unisure Family Protection Calculator** on our website to help you work out your potential life insurance needs.



[life.unisuregroup.com/tools\\_home](https://life.unisuregroup.com/tools_home)

This calculation may seem simple enough but there are many potential inputs and thinking of them all can get overwhelming.

You'll also need to consider the effects of inflation and make assumptions about what returns are likely on invested lump sums.

**A financial adviser or insurance broker can assist with some of these areas.**

## Our Solutions at a glance

At Unisure, we understand that the financial peace of mind for our families is of paramount importance. This is why we have created a series of personal life insurance solutions to help families address many of the risks faced if a breadwinner dies suddenly and to enable businesses to protect themselves from the death of its key people.

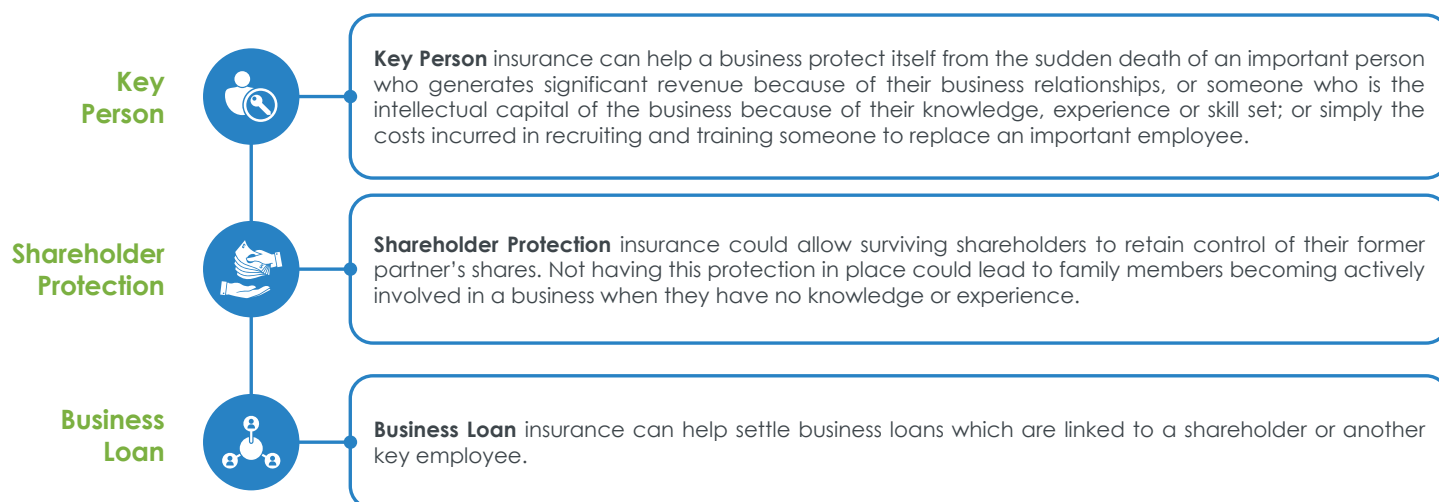
	Guaranteed Renewable Insurance	Term Insurance	Decreasing Term Insurance	T100	Life or Critical Illness Insurance
<b>Cover Basis</b>	Single Life, Joint Life First Death or Joint Life Second Death				
<b>Age at Entry</b>	18 to 64	18 to 69		18 to 64	18 to 59
<b>Cover Guarantee</b>	Guaranteed for entire policy term				
<b>Premium Structure</b>	Premiums are age rated and increase at each anniversary	Guaranteed for entire policy term		Level Reviewable Premium guaranteed for the first ten years of the policy term and thereafter for each five years between reviews	Premiums are experience rated and annually reviewable
<b>Minimum Sum Insured</b>	USD 50,000				
<b>Maximum Sum Insured</b>	USD 6,500,000				USD 400,000
<b>Optional Rider Benefits</b>	Waiver of Premium – available on Single Life policies only (expires at age 60) Accidental Death Benefit – available on Single Life policies only (expires at age 70)				
<b>Policy Term Limits</b>	<b>Guaranteed Renewable</b> All policies expire on the policy anniversary before the Life Insured's 69th birthday	<b>5 – 30 years</b> All policies expire on the policy anniversary before the Life Insured's 75th birthday		<b>Lifetime</b> Policies have no expiry and pay the full sum insured on death	<b>5 years - 30 years</b> Critical Illness Benefit expires on the policy anniversary before the Life Insured's 65th birthday
<b>Premium Payment Term</b>	Same as Policy Term				
<b>Currency Options</b>	USD, GBP, EUR				
<b>Premium Payment Options</b>	Monthly, Quarterly, Semi-annual and Annual				
<b>Minimum Premium</b>	USD 50 or currency equivalent				

**Portable, hard currency solutions which protect you wherever in the world you may go...**

**Treating Clients Fairly**



# Business Protection



## Global Strength – Guaranteed International Solutions

As a global insurance solution provider, Unisure specialises in developing and providing effective life insurance solutions for individuals around the world. Our guaranteed international solutions backed by our world class partners makes Unisure a leader in the international life insurance provider market.

Whether you are on assignment for a few years in a different country or if you are pursuing a long-term international career abroad, life insurance from your home country could become invalid if you move abroad.

If you are an expatriate, or an internationally mobile person, it is important to be sure your life insurance provider continues to cover you regardless of where you may live next. Cover on all our policies is guaranteed regardless of any changes to your country of residence, occupation or lifestyle.

All Unisure Individual policies are issued by Guardrisk Life International Limited and re-insured by SCOR.

Guardrisk Group is an insurance business with nearly 300 business channels operating domestically in Southern Africa and internationally across life insurance, non-life insurance, insurtech and re-insurance disciplines.

Guardrisk is a wholly-owned subsidiary of Momentum Metropolitan, which is listed on the Johannesburg Stock Exchange, has operations in 16 countries and employs 16,000 staff across Africa, Asia and Europe. For more information on Guardrisk and Momentum Metropolitan, including their corporate profiles, annual financial reports and credit ratings, please refer to [www.guardrisk.co.za](http://www.guardrisk.co.za) and [www.momentummetropolitan.co.za](http://www.momentummetropolitan.co.za)

SCOR is the world's 4th largest reinsurer and the largest reinsurer of individual life risk in the United States. SCOR is listed on the French stock exchange and is one of the 60 largest public companies in France.

**GUARDRISK**  
TAILORED RISK SOLUTIONS  
A member of Momentum Metropolitan

**Momentum  
Metropolitan**

**SCOR**  
The Art & Science of Risk

## Service and Support

Our passion for **Treating Clients Fairly** governs everything we do and drives our mission to provide our corporate and individual customers world class insurance solutions which are relevant, appropriate and fairly priced, supported by first class service.

Our highly experienced and dedicated administration team will assist your financial adviser or insurance broker to guide you through our application and underwriting process to get your cover in place with the least possible inconvenience.

Should the worst happen, and your family or business partners need to make a claim, Unisure commits to processing all admitted claims as speedily and sympathetically as possible to ensure that all benefits may be paid promptly and avoid any distress to your nominated beneficiaries.

## Next Steps

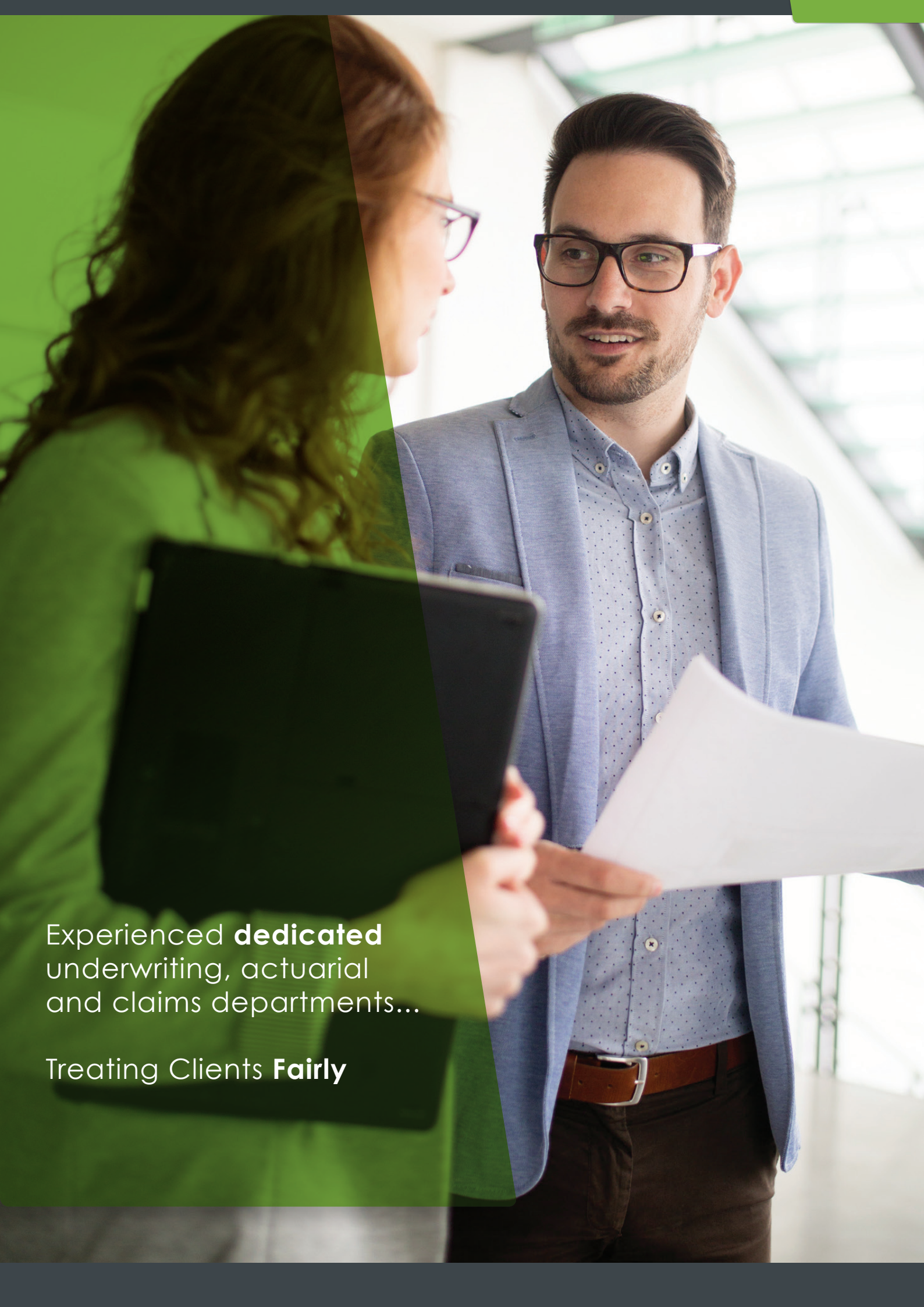
**Making an application** for life insurance with us can be done online or, if you prefer to use paper, you may fill in a hard copy application which can be submitted online or via email. Your financial adviser or insurance broker will guide you through the very simple and straightforward process of applying for life insurance with Unisure.

### The small print

This booklet intends to outline our products so that you have basic information about our personal insurance plans. As with all insurance contracts, there are terms and conditions which govern our policies. These are available on our website, and we strongly advise you to read them.

We recommend that you read these as well as consulting your financial adviser or insurance broker. They will provide you with full details of our products and be able to explain them in more depth to you. If you don't have a financial adviser or an insurance broker, please contact us and we will be happy to put you in touch with one.



A man with a beard and glasses, wearing a blue blazer over a patterned shirt, is smiling and looking at a woman. The woman, seen from the side, has long curly hair and wears glasses and a green top. They are both holding and looking at a large white sheet of paper. The background is a bright, modern office with large windows. A green diagonal overlay covers the left side of the image.

Experienced **dedicated**  
underwriting, actuarial  
and claims departments...

Treating Clients **Fairly**

---

#### 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

139 Greenway  
Greenside, Randburg  
Johannesburg  
2193  
South Africa

**Tel:** +27 10 592 1752

##### United Kingdom

40 Gracechurch Street  
London, England  
EC3V 0BT  
United Kingdom

**Tel:** +44 207 118 1455

##### Asia

D4-6-9 Solaris Dutamas  
Jalan Dutamas 1  
50480  
Kuala Lumpur  
Malaysia

**Tel:** +60 3 6206 1616

**Central email enquiries:** [admin.life@unisuregroup.com](mailto:admin.life@unisuregroup.com)

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

[life.unisuregroup.com](https://life.unisuregroup.com)

Unisure Limited is registered in England and Wales with registration number 9111373, and is authorised and regulated by the United Kingdom Financial Conduct Authority, with authorisation number 719400

---

