

Insure 10x salary (up to US\$2mn)

Renew employees up to age 70 (75 if age of entry before age 60)

OUR CORE BENEFITS FOR GLOBAL LIFE INSURANCE

Worldwide cover with very few restrictions

Automatic acceptance (without medical evidence) with 20+ employees

Guaranteed option to increase your employees' life benefit by 15% every year (up to US\$50k)

Early payout for terminal illness

International life insurance

A layer of financial protection for your employees living & working abroad

An international group life insurance policy gives your employees life insurance cover while they're living and working overseas, on trips back home, and travel abroad for work or leisure.

If an employees dies because of illness or accident during their policy year, or they're diagnosed with a terminal illness with a prognosis of less than 12 months, we'll pay out a multiple of the employee's salary in a cash sum . The employee's beneficiaries can then use this money for inheritance tax, for paying down debts, or for funeral costs.

Just to let you know—you won't find complete information for our life insurance in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase a policy for your employees. You can find these in the [employer T&Cs](#), which we suggest you read together with this guide.

Read more about our [life insurance product](#) on our website.

Optional benefits

- Adult critical illness up to US\$100k
- Child critical illness up to US\$5k
- Accidental death & permanent disablement
- Funeral costs & repatriation benefit

Who needs it?

- SMEs**
We have useful tools like mixed levels of cover for different categories of employees to help keep your employee benefits affordable.
- Corporates**
For international businesses, we can provide bespoke insurance policies, simplified administration, and high standards of service.
- NGOs, IGOs, governmental**
We supported staff of non-governmental organisations, intergovernmental organisations, and governmental organisation for more than 30 years.



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