



Life Insurance
that follows you
wherever you go.

INTERNATIONAL INDIVIDUAL LIFE PLAN

Benefits Brochure

Fast, frictionless digital onboarding

Face-iT Scan[®]

Reinsured by

SCOR
The Art & Science of Risk

Underwritten by

GUARDRISK
TAILORED RISK SOLUTIONS
A member of Momentum Metropolitan

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Apply Now / Login Now



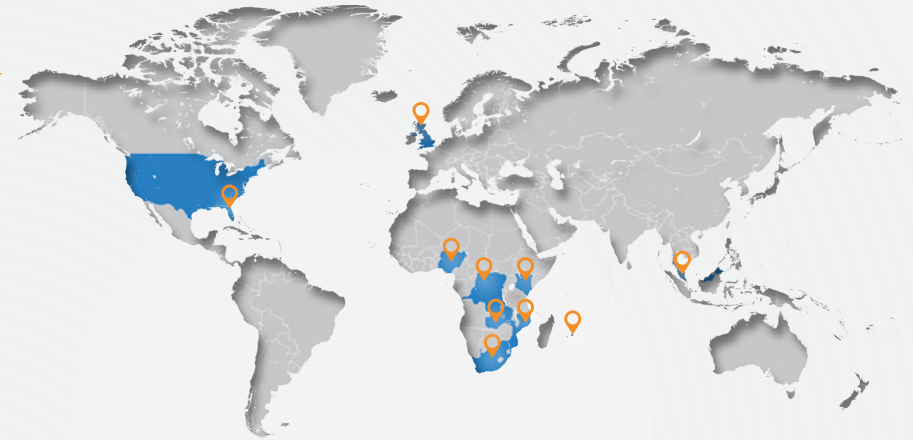
This guide intends to outline our products so that you have basic information and an overview of our International Individual Life Insurance solutions. It does not constitute financial or insurance advice. As with all insurance contracts, there are terms and conditions, which govern our policies. These are available on our website, and 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 gladly put you in touch with one. 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 Products and Partners •

Enhanced, Innovative International Health and Life Insurance

We provide personalised insurance solutions for individuals, families and businesses. Our commitment to service, innovation and trusted partnerships ensures reliable coverage worldwide, **having served more than 500 000 clients in over 130 countries.**







Global presence with insurance operations in the United Kingdom, Europe, United States, Asia and Africa



| | | | | | |
|--|---|---|---|---|--|
| International Individual Life Plan   | International Group Life & Disability  | UK Group Life   | EU-UK Cross-Border Group Life  | Umatter International Private Medical Insurance  | Bupa Global Mining and Energy Forum Health Insurance  |
|--|---|---|---|---|--|

OUR UNIQUE APPROACH

Enhanced, Innovative International Life Insurance

| | | |
|--|--|---|
|  Flexible Unique, tiered, personalised policies |  Portable Guaranteed global cover for policyholders that follows them wherever they live and work |  Backed by trusted partners Including the world's most reputable A-rated insurance and reinsurance companies: Allianz, Gen Re, SCOR, BMI and Scottish Friendly |
|  International currency USD, GBP and Euro-based policies |  Dependable Hands-on, personalised service & support; fast claims settlement |  Frictionless Simplified underwriting and a streamlined onboarding process |

▶ Choose the right plan for your needs •



Individual Life Plan

The purpose of International 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 pays for your family's ongoing living costs, estate taxes, outstanding loans, the remaining cost of your children's education or other essential expenses.



Key Person Protection Plan

Key Person Protection can help a business protect itself from the sudden death of a key person who generates significant revenue because of their business relationships, knowledge, experience or skill set. This cover offsets the costs incurred through recruiting and training someone to replace the key person.



Mortgage Protection Plan

Mortgage Protection pays a lump sum to cover the outstanding mortgage on your home or other properties. The level of cover reduces as your mortgage decreases over time. This cover provides you with the security of a fully paid home if the worst should happen.



Shareholder Protection Plan

Shareholder Protection enables surviving shareholders to purchase the deceased owner's share of the business from the deceased owner's estate. This allows them to retain control of their former partner's shares and ensures the deceased owner's dependants can receive a payout instead of a share of the business.

| Key product features | | Individual Life Plan | Key Person Protection Plan | Mortgage Protection Plan | Shareholder Protection Plan |
|---|---|----------------------|----------------------------|--------------------------|-----------------------------|
| Death Benefit | Portable, international life cover | ✓ | ✓ | ✓ | ✓ |
| Face-iT Rewards | Up to 10% cashback* on your annual premium | ✓ | ✓ | ✓ | ✓ |
| Flexible Cover Option | Up to 50% additional cover* on valid life events with no medical underwriting | ✓ | ✓ | ✗ | ✗ |
| Advanced Payment Benefit | Instant payment of USD 5,000 to cover funeral and immediate expenses | ✓ | ✓ | ✓ | ✓ |
| Repatriation of Mortal Remains Benefit | Up to USD 5,000 to repatriate remains if death occurs outside home country | ✓ | ✓ | ✓ | ✓ |
| Digital Legacy Vault | A secure digital record of your Will & Testament, passwords and online identity | ✓ | ✓ | ✓ | ✓ |

*Terms and Conditions apply

CALCULATE THE AMOUNT OF COVER YOU NEED:





[LIFE.UNISUREGROUP.COM/TOOLS_HOME](https://life.unisuregroup.com/tools_home)




► Our Solution •

Comprehensive International Life Cover. Move countries with confidence - your policy covers you wherever you go*



Eligibility for Life Cover

-  **Age at Entry:** Persons between the ages of 18 and 69
-  **Maximum Age of Cover:** 80 years (this is the age at which the cover will end)

Cover Options Available*

-  **Cover from USD 50,000 up to USD 6 million**
-  **Instant Cover available without Medical Underwriting**
Up to USD 750,000 cover (up to age 45) and up to USD 500,000 cover (up to age 55)¹
-  **Flexible Cover Option**
Increase cover by up to 50% on valid life events with no medical underwriting²

Advanced Payment of Cover

-  **Advanced Payment** of USD 5,000 to cover funeral and immediate expenses
-  **Repatriation of Mortal Remains** up to USD 5,000 if death occurs outside of the home country

Digital Legacy Vault

-  **Secure digital record** of your Will & Testament, password and online identity

Policy Overview





Geographic Coverage Area

-  Worldwide Coverage, excluding sanctioned countries

Currencies Available

-  Policies issued in USD, EUR or GBP

Product Variations Available

-  Individual Life
-  Shareholder Protection
-  Key Person Protection
-  Mortgage Protection

Cover Options Available

-  Single Life
-  Joint Life

Fully digital application process using the Face-iT Scan®

-  **Industry-leading** face scan technology that instantly captures unique biometric information
-  **Personalised health score** to understand your unique individual health risk
-  **Face-iT Rewards** - up to 10% cashback on your annual premium³

Face-iT Scan®



Additional Information

*Terms and Conditions apply

- Underwriting requirements: all policyholders must complete an initial question set and a Face-iT Scan®. Cases flagged in the initial question set and policies with cover amounts above the instant cover limits will be referred for medical underwriting
- The increase in cover is limited to 50% of the original insured amount up to a maximum of USD 250,000 and can only be exercised up to age 55. It is only available on Individual and Mortgage Protection Plans
- Maximum cashback capped at 400 USD/GBP/EUR per annum

▶ Face-iT Scan®

Industry-leading face scan technology

What is the Face-iT Scan®?

The Face-iT Scan® instantly captures your unique biometric information and provides **a personalised health score**. Simply scan your face with your smartphone or laptop and gain a detailed understanding of your health.

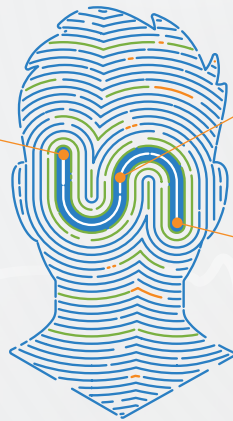
This technology was developed in collaboration with our trusted partner **Advanced Health Intelligence (AHI)** – a world leader in innovative health technology solutions for active risk management.

1

Fast, frictionless digital onboarding

Instant cover up to USD 750,000 by simply completing the Face-iT Scan® and initial question set

Additional cover up to USD 6 million available with standard medical underwriting



2

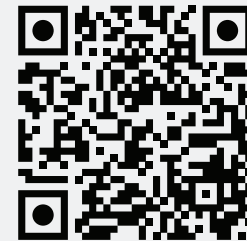
Face-iT Rewards

Up to 10% cashback* on your annual premium when you track your health with the Face-iT Scan®

3

Flexible Cover Option

Up to 50% additional cover* without medical underwriting on qualifying life events



SCAN ME TO TEST NOW

unisure
INTERNATIONAL UNDERWRITING


*Terms and Conditions apply

▶ Face-iT Rewards •

Up to 10% cashback on your annual premium

Annual cashback based on the number of quarters in which you complete a Face-iT Scan® and your average quarterly Face-iT Score.

Rewarding you for tracking your health



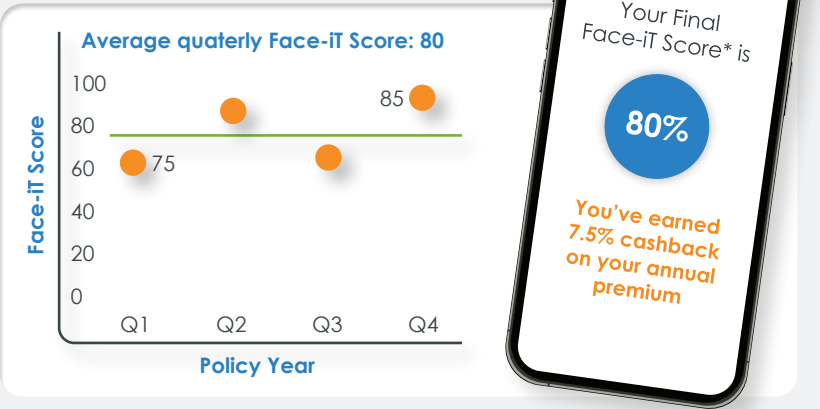
| | | Quarters with completed Face-iT Scans | | | |
|---------------------------------|--------|---------------------------------------|-------|-------|--------|
| | | 1 | 2 | 3 | 4 |
| Average Quarterly Face-iT Score | <70 | 0.00% | 1.00% | 1.50% | 2.00% |
| | 70-79 | 2.00% | 3.00% | 4.00% | 5.00% |
| | 80-89 | 3.00% | 4.50% | 6.00% | 7.50% |
| | 90-100 | 4.00% | 6.00% | 8.00% | 10.00% |



Meet Julia. She purchased a Unisure International Individual Life Plan in January



- She performed a **Face-iT Scan®** each quarter, scoring **75, 82, 78, and 85** in each quarter respectively. This was important to her to understand and be aware of her health risks
- At the end of the year, **her average Face-iT Score from the four scans was 80**, which gave her a **7.5% cashback** on policy renewal
- Her friend, Jane, performed two scans, in quarters 1 and 3, with an average score of 75, rewarding her with a 3% premium cashback



*The scan calculates a personalised health score (out of 100) – a higher score indicates better health

*Maximum cashback capped at 400 USD/GBP/EUR per annum

*Note that the Face-iT Scan® is not a diagnostic tool. If you feel uncertain about the results shown, please contact your medical doctor to address and investigate any concerns

Flexible Cover Option

Add extra protection when you need it most

Increase your cover amount without additional medical underwriting

This benefit is available on the following life events:



Marriage
or
Divorce



Increase in earnings
due to change in
formal employment
or promotion



Birth of Child
or
Adoption



Taking out or
increasing a
mortgage due to
a home move or
improvements

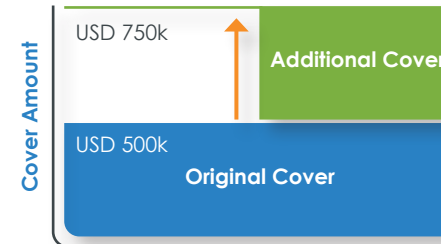


Meet John. He purchased a Unisure International Individual Life Plan two years ago when he was 40 years old with USD 500,000 worth of cover

- Earlier this year, **John and his wife tied the knot**. As soon as the celebrations were over, John realised he would need more cover in case something were to happen to him
- **The next day he quickly and seamlessly increased his cover** by USD 250,000 without any additional medical underwriting

Increase your cover by up to 50%*

Simply complete a Face-iT Scan® and answer a few health-related questions



*Terms and Conditions apply

*The increase in cover is limited to 50% of the original insured amount up to a maximum of USD 250,000 and can only be exercised up to age 55. It is only available on Individual and Mortgage Protection Plans

▶ Fast, frictionless digital onboarding •

Industry-leading face scan technology

APPLY FOR A UNISURE INTERNATIONAL INDIVIDUAL LIFE PLAN IN 5 EASY STEPS

Apply Online

Fast, frictionless
digital application
process



or click here
to apply now

Choose Your Cover

Select your plan
and cover amount,
with the option
to flex your cover
during your policy
term



Perform a Face-iT Scan®

Industry-leading
face scan
technology instantly
captures your
unique biometric
information



Accept Your Cover

Once your policy
is issued, you
get access to a
host of benefits,
including the
Digital Legacy
Vault



Get Rewarded

Unlock up to 10%
cashback on your
annual premium
by tracking your
health with the
Face-iT Scan®



Our **purpose** is to **provide**
sought-after international
▶ **Health** and **Life** insurance solutions
with **trusted partners.**

Our commitment to treating clients fairly ensures world-class, appropriate, and fairly-priced insurance solutions, supported by dedicated service. We prioritise efficient applications, smooth claims, and prompt benefit payments for minimal inconvenience.

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Unisure International Individual Life Plan

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OR

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unisuregroup.com

| info@unisuregroup.com



SCAN ME TO
APPLY NOW



unisure
INTERNATIONAL INSURANCE

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and is authorised and regulated by the United Kingdom Financial Conduct Authority,
with authorisation number 719400*