

# Life or Critical Illness Insurance

## in Brief

### 5 - 30 year term



Any premium 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 75<sup>th</sup> birthday. The Critical Illness Benefit expires on the anniversary before the Life Insured's 65<sup>th</sup> birthday.

### Experience Rated Premium



We review actual vs expected Critical Illness claims on an annual basis. If the predicted cost of continuing to provide cover for this benefit is higher than previously calculated, premiums for all in-force policies will be increased uniformly. We could also determine that no adjustment is required, or that premiums be reduced uniformly.

### Guaranteed Cover



Cover is 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



#### First Event Life or Critical Illness

Minimum age at entry is 18  
Maximum age at entry is 60



#### Policy Basis

Single Life



#### Premium Frequency Options

Monthly  
Quarterly  
Semi-Annual  
Annual



#### Premium Settlement Options

Credit or Debit Card  
Bank Transfer  
Direct Debit

### Benefits and Riders Overview

- **Policy Benefit up to USD 400,000**  
Pays on first event of **death** or **qualifying critical illness** then terminates
- **Terminal Illness Accelerator**
- **Optional Rider Benefits**
  - Accidental Death Benefit  
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**
- **Critical Illness Benefit Exclusions**
  - Intentional self inflicted injuries
  - Attempted Suicide
  - Failure to follow medical advice

### Rider Exclusions Overview

- **Accidental Death Benefit Exclusions**
  - Intentional self-inflicted injuries
  - Suicide
- **Waiver of Premium Benefit Exclusions**
  - 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 Life or Critical Illness Insurance

Critical Illness Insurance can help pay for uninsured medical costs and/or replace lost income if the life insured is unable to work due to a prolonged serious illness. This policy pays on the first event of death or a qualifying critical illness.

### QUALIFYING CRITICAL ILLNESS EVENTS OR CONDITIONS

Please refer to Policy Terms and Conditions for detailed definition and claim requirements

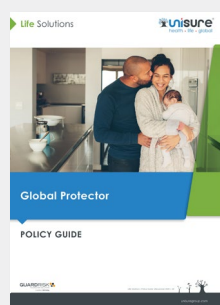
Cancer	Coronary Artery Bypass Grafts	Loss of Vision
Benign Brain Tumour	Heart Attack	Major Organ Transplant
Malignant Brain Cancer	Heart Valve Replacement or Repair	Peripheral Artery Disease
Prostate Cancer	HIV/AIDS	Permanent Dysfunction of Musculoskeletal System
Leukaemias and Lymphomas	Irreversible Heart Failure	Severe Lung Disease
Aorta Graft Surgery	Kidney Failure	Stroke
Cardiomyopathy	Liver Failure	Third Degree Burns
Coma	Loss of Speech	Trauma

WHOLE PERSON IMPAIRMENT EXCEEDING 35% DUE TO ILLNESS

IMPAIRMENT OF DAILY LIVING DUE TO ACCIDENT OR INJURY

Speak to your **financial or insurance adviser** about whether **Life or Critical Illness Insurance** is the right solution for you.

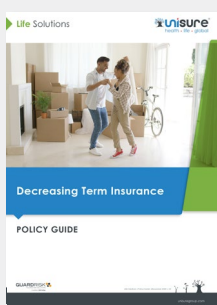
## Individual Life Solutions Available from Unisure



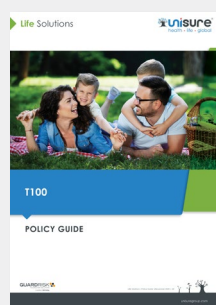
Global Protector



Term Insurance



Decreasing  
Term Insurance



T100



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:

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

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