

# GROUP LIFE

SECURE THE FUTURE OF  
YOUR EMPLOYEES



# KEY BENEFITS

Employees are key assets for an organization. Investing in your employees is crucial to ensure confidence, loyalty and retention of valuable resources. You can help your employees to financially secure their future and give them the peace of mind they deserve.

Our plan has been designed to meet your specific needs and stringent criteria. With the flexibility to pick and choose from a wide range of value added benefits and set limits on different covers, you can be assured of a tailor-made solution along with a great customer experience.

## Flexible Solutions

Whatever your need, we will provide you with a customized solution based on the requirements of your organization and employees.

## Affordable Options

You have the flexibility to choose the sum insured, benefits and its limits based on your budget.

## Excellent Customer Service

You will have a dedicated point of contact to take care of all your needs throughout the policy year.

## Easy Onboarding

Our simple enrollment process will have your employees covered with basic documentation requirements.

## Roll Over Insurance

Our plans allow you to carry forward the benefits you like from your existing plan and enhance the other covers to offer the most suitable covers.

## Worldwide Coverage

You will have a dedicated point of contact to take care of all your needs throughout the policy year.

## Free Cover Limit

We will provide maximum amount of cover available to your employees without the need to provide any evidence of good health.

**EMPLOYEES ARE THE BIGGEST  
ASSETS FOR A COMPANY.  
INVEST IN THEM TODAY.**

# YOUR COVERS

## Basic Covers

### Death due to any cause

In case of unfortunate event of death, we will pay the sum insured as a lump sum amount. You can select the sum insured based on any of the below criteria:

- Multiples of annual or monthly earnings.
- Grade or designation.
- Fixed for all employees.

### Terminal Illness Benefit

In case your employee is diagnosed as terminally ill, a lump sum amount will be paid by us.

## Basic Covers

### Accidental Death Benefit

In case an employee dies due to accident, an amount additional to the principal sum will be paid.

### Permanent Total and Partial Disability (Accident and/or Sickness\*)

If your employee is diagnosed with a total and permanent disability due to accident and/or sickness, we will pay a lump sum amount. In case of permanent partial disability, a percentage of life sum insured will be paid.

### Temporary Total Disability (Accident and/or Sickness\*)

This benefit will compensate wages, in case an employee is unable to report to work due to temporary, total and continuous disability caused by accident and/or sickness. You have the option to choose the payout time (52 weeks or 104 weeks), subject to a waiting period.

### Accidental Medical Expenses

Your employees will be reimbursed medical expenses incurred because of bodily injury caused by an accident. The reimbursement will be done as per the reasonable and customary prices in our network. You have the option to select the maximum limit of reimbursement.

### Repatriation Expenses

In the event of unfortunate death or permanent total disability of an employee, we will reimburse the reasonable and customary expenses for repatriation of mortal remains. The reimbursement will also include economy class air fare for an accompanying person. You can select the maximum limit for this benefit.

### Critical Illness (Additional or Accelerated option)

We will pay a lump sum amount if your employee suffers from one of the defined Critical Illness. The amount can be fixed or a percentage of basic sum assured, as chosen by you.

\*Sickness component can be added to this benefit. However, it cannot be offered on a stand-alone basis.

*Disclaimer: Please note that this literature is for general information purposes only. Various features, terms, benefits stated herein may or may not be applicable or offered to you. Please refer to our policy wordings for detailed offerings, terms, conditions and exclusions. In case of any conflict, your policy terms and conditions shall supersede and prevail.*

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