

Life Insurance  
**that follows you**  
wherever you go.



# INTERNATIONAL INDIVIDUAL LIFE PLAN

## Benefits Brochure

Fast, frictionless digital onboarding

**Face-iT Scan**<sup>®</sup>



INTERNATIONAL  
CITIZENS  
INSURANCE

Reinsured by

**Gen Re**<sup>®</sup>

Underwritten by

**GUARDRISK**<sup>®</sup>  
TAILORED RISK SOLUTIONS  
A member of Momentum Metropolitan

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*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.*

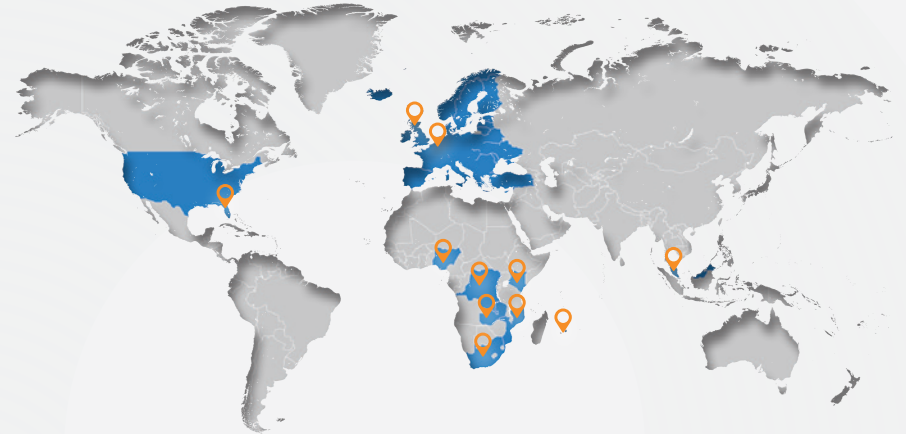


# ► Our Products and Partners •

## Enhanced, Innovative International Health and Life Insurance

Unisure provides sought-after **international health and life insurance** solutions with **trusted partners**. Our commitment to service and innovation ensures reliable coverage worldwide, having served more than **500 000 individuals, families and businesses in over 130 countries**.

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



<b>International Individual Life Plan</b> Gen Re. GUARDRISK <small>TAILORED RISK SOLUTIONS A member of Mitsui Bussan Kaisha</small>	<b>International Group Life &amp; Disability</b> Gen Re.	<b>UK Group Life</b> Scottish Friendly Allianz	<b>EU Group Life Solution*</b> Allianz	<b>Umatter International Private Medical Insurance</b> Gen Re.	<b>Bupa Global Mining and Energy Forum Health Insurance</b> Bupa
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\*Exclusively distributed through Unisure Solutions in all EEA countries

## 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, 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

# ▶ 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.

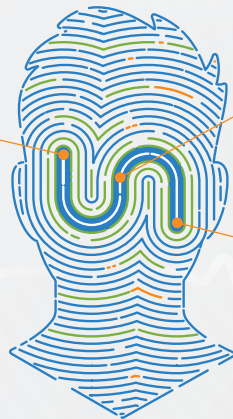
This technology was developed in collaboration with our trusted partner **Advanced Health Intelligence (AHI)** – a world leader in innovative health technology solutions for active risk management.

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

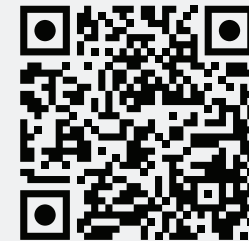
#### Face-iT Rewards

**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

# ► Fast, frictionless digital onboarding •

## Industry-leading face scan technology

### APPLY FOR A UNISURE INTERNATIONAL INDIVIDUAL LIFE PLAN IN 10 MINUTES

#### 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®




# ▶ 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

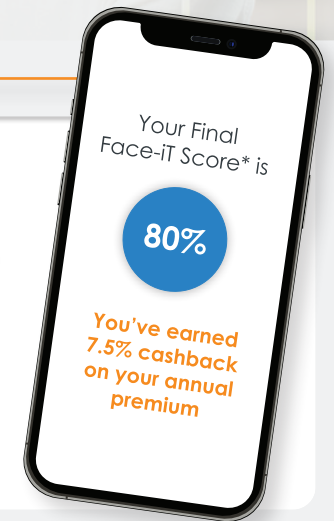
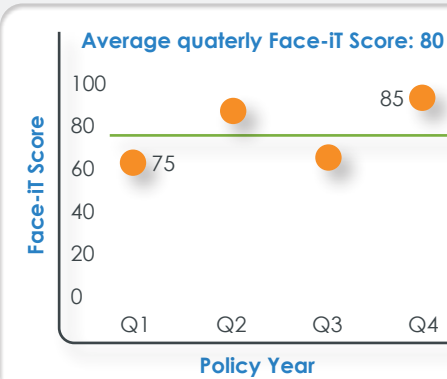


		Quarters with completed Face-iT Scans			
		1	2	3	4
Average Quarterly Face-iT Score	<70	0.00%	1.00%	1.50%	2.00%
	70-79	2.00%	3.00%	4.00%	5.00%
	80-89	3.00%	4.50%	6.00%	7.50%
	90-100	4.00%	6.00%	8.00%	10.00%

### 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
- In this way, she gained a detailed understanding and awareness of her health. Measuring her Face-iT Score enables her to take positive actions to improve and maintain her health
- 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

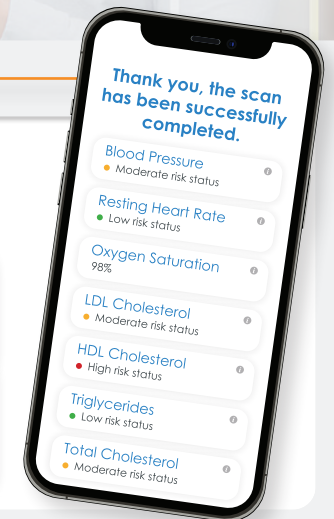
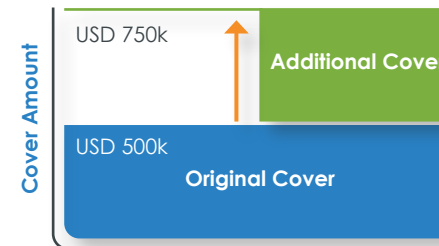


Meet John. He purchased a Unisure International Individual Life Plan two years ago when he was 40 years old with USD 500,000 worth of cover

- 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

# ▶ 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.



## 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.



## 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.



## 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	Mortgage Protection Plan	Key Person Protection Plan	Shareholder Protection Plan
<b>Death Benefit</b>	Portable, hard-currency-based, international life cover with premiums guaranteed for policy duration	✓	✓	✓	✓
<b>Face-iT Scan®</b>	Industry-leading face scan technology enables fast, frictionless digital onboarding	✓	✓	✓	✓
<b>Instant cover</b>	Up to USD 750,000 cover without medical underwriting	✓	✓	✓	✓
<b>Face-iT Rewards</b>	Up to 10% cashback* on your annual premium	✓	✓	✓	✓
<b>Flexible Cover Option</b>	Up to 50% additional cover* on valid life events with no medical underwriting	✓	✓	✗	✗
<b>Digital Legacy Vault</b>	A secure digital record of your Will & Testament, passwords and online identity	✓	✓	✓	✓
<b>Advanced Payment Benefit</b>	Instant payment of USD 5,000 to cover funeral and immediate expenses	✓	✓	✓	✓
<b>Repatriation of Mortal Remains Benefit</b>	Up to USD 5,000 to repatriate remains if death occurs outside home country	✓	✓	✓	✓

\*Terms and Conditions apply

CALCULATE THE AMOUNT OF COVER YOU NEED:





[LIFE.UNISUREGROUP.COM/TOOLS\\_HOME](https://LIFE.UNISUREGROUP.COM/TOOLS_HOME)


# ▶ International Individual Life Plan - Fact Sheet •

**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)


## Premium, Term and Cover Options Available\*

-  **Guaranteed, level premium pattern**
-  **Terms** between 1-30 years 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)<sup>1</sup>
-  **Flexible Cover Option**  
Increase cover by up to 50% on valid life events with no medical underwriting<sup>2</sup>

## 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

## 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

## Policy Overview





### Geographic Coverage Area

-  Worldwide Coverage, excluding sanctioned countries

### Currencies Available

-  Policies issued in USD, EUR or GBP

### Product Variations Available

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

### Lives Covered Options

-  Single Life
-  Joint Life

## Fully digital application process using the Face-iT Scan®

# 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 premium<sup>3</sup>





INTERNATIONAL  
CITIZENS  
INSURANCE

# Ensuring Peace of Mind Abroad



## Protect What Matters Most

At **International Citizens Insurance (ICI)**, we're more than just an insurance provider—we're a trusted partner for navigating life abroad.

Whether you're a global citizen, expatriate, or organization, we offer comprehensive **health, life, and travel insurance solutions** tailored to your unique needs.

Our team of dedicated experts delivers personalized guidance and unwavering support, ensuring our clients feel confident, prepared, and fully protected wherever their journey takes them.

With a wide range of high-quality coverage options and a customer-first approach, our clients are informed, empowered, and cared for every step of the way.

## Why Choose ICI?

### Access to Top Global Insurers

We partner with multiple insurers to ensure you get the best options for your needs and budget.

### Unbiased and Personal Advice

Your insurance needs are unique, and ICI will work with you to find the best option.

### No Additional Fees

When you purchase through ICI, you get to work with our trusted advisors at the same price as going direct.

### Claims Assistance and Customer Advocacy

Our strong insurer relationships and exceptional customer service make the entire process, from comparing plans to processing claims, simple and stress-free.

## Get in Touch with Us!



Call: U.S. [877-758-4881](tel:877-758-4881) - Intl. [+44 \(20\) 35450909](tel:+44(20)35450909)



Email: [info@internationalinsurance.com](mailto:info@internationalinsurance.com)



Visit: [www.internationalinsurance.com](http://www.internationalinsurance.com)

Want to talk to an agent?

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