

SWAN

for life



Group Life Insurance



**Your
employees,
your most
valuable
assets;
let's get them
covered.**

The success of any organisation relies on its employees. Therefore, securing their future and offering them the peace of mind they deserve is important. Catering to their needs enhances the ability of companies to retain the best talents by nurturing a sense of belonging, and therefore maximise their motivation and commitment. This ultimately leads to a conducive environment for both employees and employers.

With our Group Life Insurance, we provide you with a flexible solution that will adjust to your business and employees' needs.



**Compulsory
Cover**

Covers the lives assured in the event of Death and Total Permanent Disability (TPD).

**Optional
Cover**

- Covers the lives assured in case of Critical Illness, and provides Disability Income Benefit and Funeral Benefit.
- Their spouse and Children may be added to the Group Life Insurance cover.

**Who is eligible
to benefit from
this plan?**

- Employee who has at least 6 months of service within the company.
- Employee on fixed-term contract can be included in the cover.



Since your employees are your most valuable assets...
SWAN gets them covered for unpredictable life events.



Our Group Life Insurance provides the protection you need:

- Payment of Rs 500,000 to the family in case of death of any of the lives assured, or payment of Rs 125,000 in case of death of minor child.
- Payment of Rs 500,000 to the lives assured in case of total and permanent disability.
- In case of diagnosis of a critical illness* (as per following table) to cater for their medical and personal needs:
 - Rs 500,000 to the life assured
 - Rs 125,000 to the family if illness applies to a minor child.

Heart Attack	Coronary Artery Bypass Graft	Paralysis	Major Organ Transplant
Stroke	Multiple Sclerosis	Total Blindness	Third Degree Burns
Cancer	Kidney Failure	Coma	Chronic Respiratory Failure

- At time of subscription, the employer may choose the following benefits for his employees:
Either 25% or 50% as replacement income benefit according to his last salary. Benefits will be payable up to retirement age determined by the employer, but Swan Life Ltd reserves the right where applicable to reassess the eligibility of the claimants on a yearly basis.
- Payment of either Rs 25,000 or Rs 50,000 to the service provider according to the benefit plan chosen, to cater for the funeral expenses of the lives assured.

The cover will be tailor-made according to the needs and budget of the employer.

** Terms and conditions apply.*

Contact us or one of our agents for more information.

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