

GLOBAL RISK SOLUTION

PRODUCT
GUIDE



A WORLD *of* DIFFERENCE

utmost[™]
CORPORATE SOLUTIONS

3

UTMOST PROTECTION

4

GLOBAL RISK SOLUTION AT
A GLANCE

5

BRINGING SIMPLICITY TO
EMPLOYEE BENEFIT PLANS

6

GLOBAL EXPERTS

8

GROUP LIFE

10

GROUP DISABILITY

12

GROUP CRITICAL ILLNESS

14

PROVEN CLAIMS
MANAGEMENT EXPERTISE



THIS IS MARKETING MATERIAL



We are here to enhance people's lives by providing the utmost in specialist employee benefit solutions.

Utmost Corporate Solutions is the natural choice for successful organisations looking to take care of their employees and their families. We are a trusted and dependable partner that provides versatile employee benefit solutions with the utmost care and commitment.

UTMOST PROTECTION

Employee benefits are long recognised as a powerful tool to attract and retain talented employees as well as for promoting good employer-employee relationships.

Each individual employee within a business has a key role to play in contributing to the success and growth of an organisation, so protecting employees, your most valuable business assets, is essential business practice.

We offer the utmost protection through our Group Life, Group Disability and Group Critical Illness. Our plans provide financial support to your employees and their families at times when they need it most.

Utmost Corporate Solutions is an established provider of employee benefit solutions across both Europe and the rest of the world. We have been meeting the protection needs of thousands of employees for nearly four decades, working around the globe with companies of all sizes and across all industry sectors.

Utmost Corporate Solutions is part of the Generali Employee Benefits (GEB) Network¹, one of the world's leading networks of employee benefit providers.

We provide our clients with solutions that allow them the flexibility to manage the provision of cross-border employee benefit solutions in the most cost-effective and efficient manner.

By placing your life, disability or critical illness needs with us, you can rest assured that you will have our commitment to an efficient streamlined service.



This product guide is intended to provide general information only on the various options available. This is not intended to provide advice or to be relied on as binding in the event of any dispute or claim. The full Terms and Conditions of the insurance cover options offered are set out in the Policy Terms and Conditions which are available on request.

¹ Generali Employee Benefits Network (for further details please refer to page 7)

GLOBAL RISK SOLUTION AT A GLANCE

Our Global Risk Solution provides you with an attractive range of protection benefits to choose from when providing group risk protection for your employees and their families.

Group Life and Disability employee benefit options can be tailored to meet your specific business needs and budget while providing the same premium rates to all employees worldwide. The extensive range of benefit options available allows you to select the most appropriate benefits for each category of employee, selecting cover on a standalone basis or as a combined benefits package.

PRICING



- › Competitively priced single solutions for employees worldwide.
- › Group terms available from as few as 10 lives, subject to minimum pricing.
- › Unit rate pricing for groups of 10 employees or more, subject to minimum pricing.
- › For groups of 10 employees or more, simplified accounting applies with any changes during the year accounted for at the next renewal date on a simplified administration basis.

PLAN



- › Flexible plans that are built around an employer's specific needs and requirements.
- › Plans can be in a choice of currencies including Euro, Pound Sterling, US dollar and Swiss Franc.
- › When you switch to us, we promise to offer you no worse terms.
- › Temporary cover for up to 90 days to allow time for underwriting (subject to Terms and Conditions).

PROTECTION



- › Dedicated Relationship Managers who work with clients across all global jurisdictions.
- › Competitive approach to 'Free Cover Limits'².
- › Options for employees to increase their life and disability benefits.
- › Option to include dependant's benefits for an additional premium.
- › Convenience and flexibility for employees who are moving to another country.



Global Risk Solution offers a range of group risk covers with several benefit options available. We are happy to talk through your specific requirements to find the benefit options that most suit your business needs.

² A Free Cover Limit is the automatic acceptance limit up to which medical evidence will not be required e.g. an employee with a salary of €/ \pounds 50,000 would not need to provide medical evidence if the benefit was 4 x salary and the Free Cover Limit was €/ \pounds 200,000. However, if their salary increased to €/ \pounds 60,000, then the benefit over the Free Cover Limit, i.e. €/ \pounds 40,000, would be subject to underwriting.

BRINGING SIMPLICITY TO EMPLOYEE BENEFIT PLANS

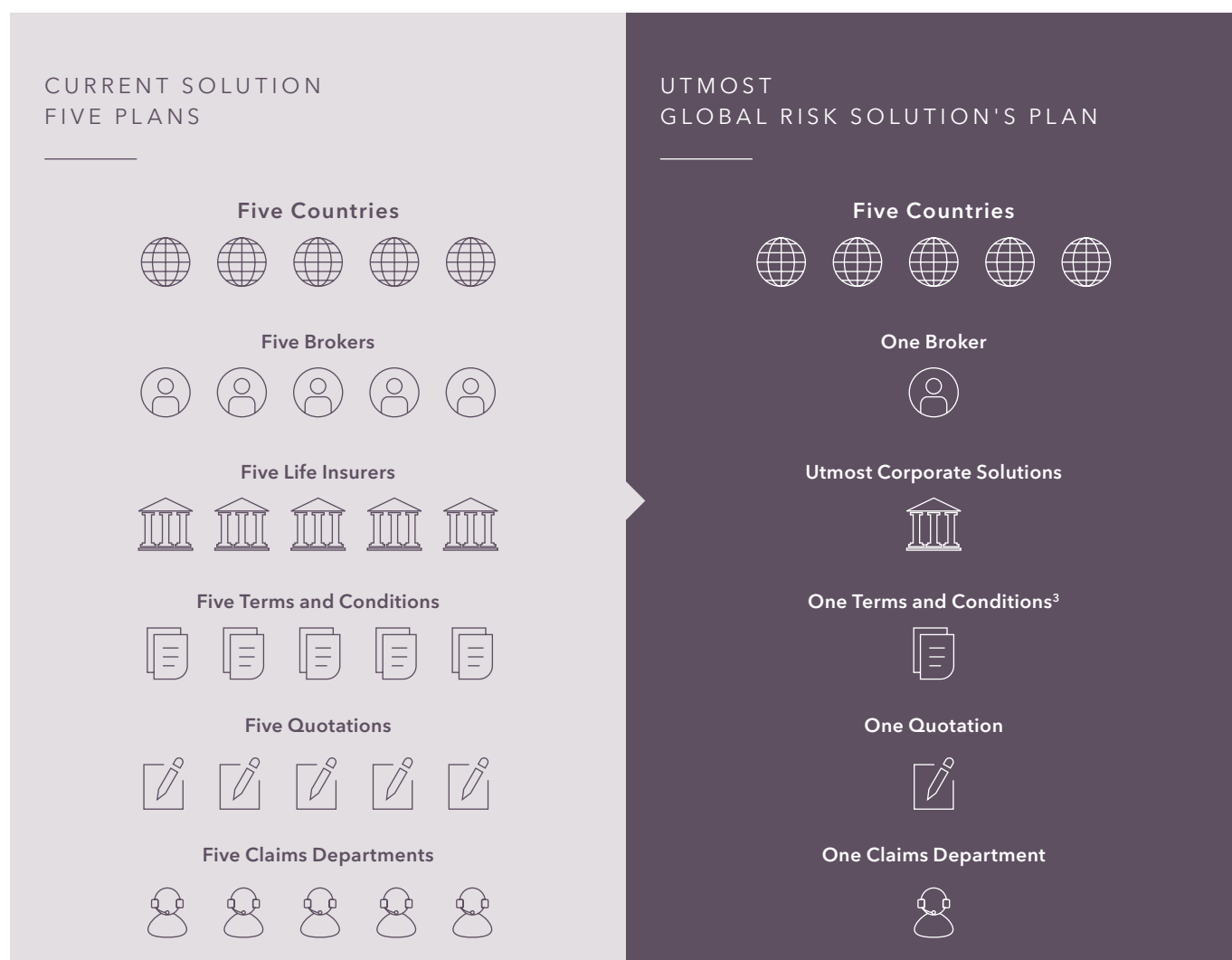
Utmost Corporate Solutions is shaping the group risk market by providing clients with pioneering solutions that bring significant benefits to their business.

Our Global Risk Solution removes the complexities that come with dealing with multiple jurisdictions, enabling multinational companies to consolidate their previously complex employee benefit plans, yielding significant savings in terms of both time and cost.

We are able to provide clients that have employees in a number of countries and continents with one cost effective global group risk solution, allowing them to

reduce the burden of employee benefits administration and to benefit from a competitively priced single solution.

Whereas previously a multinational employer would have had to have individual group risk plans in place for each of their country locations, they can now manage their employees under one simplified scheme and obtain important business benefits.



³ Separate Terms and Conditions for EU and non-EU lives with aligned terms.

INTEGRATED SOLUTION

Utmost Corporate Solutions delivers an integrated Global Risk Solution managed through a single point of contact. The benefits are provided by a combination of two insurers within the Utmost Group of Companies, Utmost PanEurope dac, based in Ireland, and Utmost Worldwide Limited, based in Guernsey.

- › Utmost PanEurope dac has the capacity to provide locally admitted contracts in all EU countries. EU legislation offers the freedom to provide cross-border services pursuant to the Third Life Insurance and the Solvency II Directive (2009/138/EC).
- › Utmost Worldwide Limited has the capacity to provide non-admitted contracts outside the EU utilising its regulated insurance licences in Guernsey. Non-admitted insurance is a policy issued in one country that covers exposures in other countries, enabling us to provide specialised employee benefits around the world.



BASED IN IRELAND AND GUERNSEY, WE ARE
ONE OF THE MOST SIGNIFICANT PLAYERS
IN THE GLOBAL LIFE ASSURANCE AND
EMPLOYEE BENEFITS MARKETS.

GLOBAL EXPERTS

Utmost Corporate Solutions has a long history of operating on a pan-European basis and around the world.

We are a specialist cross-border insurer and are financially strong with some of the highest solvency margins in the insurance market.

GENERALI EMPLOYEE BENEFITS NETWORK

Utmost Corporate Solutions is part of the Generali Employee Benefits (GEB) Network, the largest global network of employee benefit providers covering more than 90 countries worldwide, and serving the needs of more than 1,500 multinational companies.

Being part of the GEB Network provides us with a distinct competitive advantage in terms of the range of solutions we can provide. Clients benefit from more cost-effective and sophisticated employee benefit solutions, such as multinational pooling or captive insurance solutions.

Being part of this global network also means that we work closely with employee benefit specialists in all locations throughout the world, imparting this knowledge and expertise to the clients with whom we work.



GROUP LIFE

Group Life cover is a core component in many employee benefit packages. It provides employees with the comfort of knowing that you have put a safeguard in place to provide valuable financial support to their family should they die while an employee of your company.

LUMP SUM PAYMENT

Group Life provides a lump sum payment to the policyholder in the event of an employee's death due to any cause. The benefit basis chosen can be Death benefit, Accidental Death benefit, Accidental Death and Dismemberment and/or Dependant Annuity benefit. The first three benefits are typically calculated on a multiple of salary but can also be a fixed amount. It is also possible to provide a dependants annuity to provide regular income to the deceased employee's spouse or partner and/or children.

DECIDING ON THE COVER THAT IS BEST SUITED TO YOUR NEEDS

We will work closely with you to determine who you would like to cover under the policy, and also to establish the benefit basis.

The benefit can be a multiple of earnings or a fixed amount, with the option to vary the benefit from one category of membership to another, as selected by you.

The policy can be used to include a spouse's or partner's and/or children's pension option whereby the spouse or partner, or eligible child, can receive a regular income that is based on the employee's earnings. This is known as a Dependant's Pension benefit and has an escalation option available whereby the benefit received by the spouse or partner, or eligible child, increases by an agreed percentage with effect from each anniversary of the death of the employee.

BENEFIT OPTIONS AVAILABLE

- › Lump sum Death benefit
- › Regular income Dependant's Pension
- › Lump sum Accidental Death and/or Dismemberment benefit
- › Lump sum within 6 months of diagnosis of a terminal illness (50% of Death benefit)

GROUP DISABILITY COVER

Disability cover is designed to provide employees with an income where they are unable to work for a long period of time due to illness or accident. Having Group Disability cover in place is also an effective measure to help protect a business from the increasing cost of long term absenteeism.

We combine valuable financial assistance with a positive and proactive approach to reintegrating absent employees back into the workforce using practical support services such as vocational rehabilitation.

We offer a choice of disability covers to allow you to choose the one that is most suitable to the requirements of your employees based on their occupation or location.

Benefits are provided as a regular income, expressed as a proportion of salary or as a fixed amount whereby the employee is provided with a lump sum payment once they satisfy the definition of disability; as specified in the policy schedule.

BENEFIT OPTIONS AVAILABLE

GROUP INCOME PROTECTION

This benefit provides employees with a continued source of income if they are absent from work due to illness or accident. The benefit, which is usually expressed as a proportion of earnings, becomes payable after a set period of time, usually 6 months.

It is paid until the employee recovers, or should the employee never be able to return to work, it would be paid until the earlier of retirement or death.

REGULAR INCOME BENEFIT

Regular Income benefit pays up to 75% of an employee's pre disability earnings. Deferred periods are typically 13, 26 or 52 weeks and annual benefit increase options are available.

- Choice of definitions of disability.
- Optional spouse cover.
- Option to limit the benefit payment term.

TOTAL PERMANENT DISABILITY

Total Permanent Disability pays a lump sum to an employee if they suffer an incapacity, which is considered by a physician to be both a permanent and an irreversible condition, resulting in at least a 67% degree of permanent disability.

PERMANENT PARTIAL DISABILITY

This benefit pays a lump sum if an employee suffers an incapacity, which is considered by a physician to be both a permanent and an irreversible condition, resulting in at least a 25% degree of permanent disability. In the case of multiple disabilities, the benefit payable per employee is limited to 100% of the sum assured.

- Where a Partial Permanent Disability benefit is paid any subsequent Total Permanent Disability claim payable for that employee will be reduced by the benefit already paid.



GROUP CRITICAL ILLNESS

Diagnosis with a serious illness is an emotionally challenging time for an individual, and dealing with the escalating costs of healthcare and high cost treatments can add unnecessary financial worry. A Critical Illness policy will provide a lump sum benefit if one of your employees or their children are diagnosed with an illness or undergoes an operation covered under the policy.

Providing employees with Critical Illness cover helps them financially through the treatment process and aids them in their journey to recovery. It is a very effective protection against costs associated with a serious illness as it provides a lump sum to employees that could be used to make adjustments to their family home or to cover any other costs associated with their illness.

BENEFIT OPTIONS AVAILABLE

- › Comprehensive range of illnesses covered; please request our current list of insured illnesses definitions.
- › Optional cover for a member's spouse or partner.



DECIDING ON THE COVER THAT IS BEST SUITED TO YOUR NEEDS

We will work closely with you to determine the most appropriate cover to put in place based on your specific needs and requirements.



PROVEN CLAIMS MANAGEMENT EXPERIENCE

Through working with multinational companies around the world providing Group Life, Group Disability and Group Critical Illness cover, we have developed robust and tested claims management procedures that ensure an efficient and streamlined service, resulting in prompt payment of claims for you and your employees. At all times, our aim is to make the process as straightforward as possible.

OUR CLAIMS PHILOSOPHY

- › Work with employers with a shared goal of reducing long-term absences.
- › Pro-active claims management through open communication.
- › Ensuring all accepted claims are paid in an efficient and timely manner.

OUR CLAIMS PROCESS

- › Our claims team is available to respond promptly to any queries you may have throughout the entire claims process.
- › Once a claim is accepted, payment is made to the employer to continue to pay the absent employee via payroll.
- › Providing dedicated support on how to assist the employee back to work.

REHABILITATION OPTIONS

- › Early and continuous intervention for all work related ill health is a key aspect of ensuring the best outcome for both employee and employer.
- › During the assessment of a claim, we may explore the following rehabilitation options:
 - Mental Health Support
 - Musculo-Skeletal Support
 - Cancer Support
 - Chronic Fatigue and Pain Support
- › We cover the cost of all Early Intervention Programme services required to support your employee in returning to work.

REINTEGRATION INTO THE WORKPLACE

- › Proven track record of assisting employees reintegrate back into the workplace by providing rehabilitation and financial supports during their reintegration journey.
- › We work with you and your employee to devise and implement a back to work plan.
- › Back to work plans are bespoke, each individually tailored to the needs of the employee and your business.
- › Depending on the nature of illness or disability, a gradual return to work may be appropriate so that the employee begins with fewer hours and less tasks initially, gradually increasing those hours and tasks over time as they ease their way back to full-time duties.



GLOBAL RISK SOLUTION

IT'S TIME TO THINK
AND ACT GLOBAL

WE'RE HERE TO HELP

For further information on
Global Risk Solution, or to request
a quote, please contact us:

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utmost[™]
CORPORATE SOLUTIONS

This brochure sets out important information in relation to the Utmost Corporate Solutions products being offered by us and is intended to provide a brief overview only and does not replace the more detailed information provided in the Terms and Conditions document. We recommend that the client seeks professional advice with respect to their particular circumstances.

A WORLD *of* DIFFERENCE

www.utmostinternational.com

Utmost Corporate Solutions is a trading name used by Utmost PanEurope dac and Utmost Worldwide Limited.

Utmost PanEurope is regulated by the Central Bank of Ireland. Utmost PanEurope dac is a designated activity company registered in Ireland (number 311420), with a registered office at Navan Business Park, Athlumney, Navan, Co. Meath C15 CCW8, Ireland.

Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended), with a registered office at Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR.

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