



GROUP LIFE LITE PLAN

An employer that offers life insurance will not only attract and retain good employees, but also show them that they are valued. Providing your employees with safety nets such as this will help boost peace of mind, reduce stress, and improve their focus on the job.

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Our Group Life Lite Plan is inexpensive and easy for employers to understand and administer. Protecting your employees with life cover helps you improve employee retention, recruitment and morale. A good life insurance policy can mean a lot to an employee, especially if they have a family or children. Life insurance is one of the key benefits that employees look for when they job search, and so, offering them life insurance along with the other usual work benefits, can help set you apart as an employer of choice for desirable candidates.

What are my obligations?

- The completion of a Group Life Insurance Proposal Form stating all facts truthfully for which you will sign. It is very important that you read the completed proposal form before signing it especially if someone is completing it for you. We advise you to ask for a copy of the signed proposal form for your records as well as the full policy document;
- A duly completed and signed Politically Exposed Persons Form;
- List of Members to be insured;
- To provide completed claim forms/notify the claims department within a maximum period of 30 days upon death or sickness or injury of an insured member, and supply documentation as requested by the claims department to settle the claim accordingly.

When and how do I pay?

Payment is made before cover commences on a new policy and renewal premia are paid annually.

- We accept payment in cash, by cheque, bank transfer, standing orders and HSBC or BOV credit or debit cards. In the event of dishonoured cheques we have the right to cancel cover.
- If your policy is purchased through an authorised intermediary, the payment for the policy should be made to them.

Where am I covered?

Group Life cover is operative 24/7 worldwide. The MAPFRE Middlesea p.l.c. policy is a Maltese contract and is governed by Maltese Law.

When does the cover start and end?

- The contract will commence from the start date shown on the policy schedule.
- It will also end on the expiry date or 'to' date shown on the policy schedule unless cover is cancelled before.
- If cover is cancelled, an endorsement will be sent to you showing the date of cancellation.

What is Not Insured?

This Policy does not cover:

- Political Risks Exclusion;
- Nuclear, Chemical, Biological, Terrorism Exclusion;
- Political Risks Exclusion;
- Sanction Limitation and Exclusion Clause;
- Nuclear and/or Radioactive Risk Exclusion;
- Participation in any kind of speed contest;
- Aviation other than as a passenger in an aircraft licensed for the carriage of passengers;
- Joining the armed forces of Malta.

Registered Address: MAPFRE Middlesea p.l.c., Middle Sea House, Triq San Publiju, Floriana, FRN 1442, Malta

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MAPFRE Middlesea p.l.c. (C-5553) is authorised by the Malta Financial Services Authority (MFSA) to carry on both Long Term and General Business under the Insurance Business Act, Cap 403 of the Laws of Malta. MAPFRE Middlesea p.l.c. is regulated by the MFSA.
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How do I cancel the contract?

At renewal you may decide to stop renewing the plan. Should you decide to cancel the plan midterm, a return premium will be given to you if we feel that cancellation is due to a valid reason. We reserve the right to retain the full premium. No return premium will however be given if there have been any claims during the last period of cover.

KEY FEATURES

Type	Group Life
Age of insured persons	From 18 to 64 years old
Number of insured persons	Minimum of 5 members
Standard Cover	Death Benefit
Plus Cover available at an additional Premium	Accidental Death Permanent Total Disability



Important things to consider:

Employees need to be actively at work and you must advise us immediately of any new employees for the cover to apply.



To find out more ...

For more details about Group Life Insurance, you may contact MAPFRE Middlesea on 2124 6262, contact your insurance broker or any of our Tied Insurance Intermediaries.

You may also access our website on www.middlesea.com to view the Group Life Product Information Document and the full Group Life Policy Wording.