



# Agility

Life

# Group Risk Insurance

—————→ Agility Life

## Introduction

Agility Life offers a comprehensive range of Group Risk solutions that can be fully customised to meet large and small employers' needs. Clients have the option to roll out each benefit as a standalone product, as part of a comprehensive employee benefit solution, or with the Agility Retirement Fund as an approved cover solution.

## Group Life Cover

### **Secure Your Employees' Families' Financial Future with Our Death Cover**

We understand that it can be tough to think about the future, but our basic Death Cover ensures that employees' families are taken care of should the worst happen.

Every insured member is entitled to the same benefit, which can also be extended to cover additional costs such as funeral expenses and future education expenses. In the event of accidental death, an extra pay-out is also provided.

## Accidental Death Cover

### **Providing Support for Employees and Their Families in the Event of an Accident**

In the unfortunate event of an employee passing away due to an accident, we offer a lump sum payment to their loved ones, which can be used in any way they see fit.

This payment is in addition to any existing life insurance payout and is typically taken out by employers whose employees may face higher risks of accidents due to the nature of their work.

# Educator Benefit



The Educator Benefit program offers financial assistance to the family of an insured parent in the event of their untimely demise.

This benefit is specifically designed to support the rising costs of education, ensuring that the children of the deceased can still have the promising future they deserve.

## Disability Cover

### Disability Income Benefit

It can be especially concerning for an employee to lose their ability to earn an income, particularly if they are the primary breadwinner.

That's where our Disability Income Benefit comes in – providing a monthly income for employees who become disabled due to an accident or illness and are unable to work.

### Lump Sum Disability Benefit

Our Lump Sum Disability Benefit offers a one-time payment in the unfortunate event that an employee becomes totally and permanently disabled due to illness or injury and can no longer work.

This payment can be used to cover upfront expenses associated with their disability. Remaining funds can be reinvested to create a steady source of income for the future. The benefit also includes cover for any outstanding loan amount in the event of disability or death.

## Critical Illness Cover

In the event that an employee is diagnosed with a critical illness, our Critical Illness Benefit provides compensation to help cover any necessary lifestyle changes.

This benefit is available as a standalone policy and does not require an existing life insurance policy.

## Funeral Cover

Our Funeral Benefit ensures that employees can rest easy knowing their family won't be left with the financial burden of paying for their funeral.

This benefit can be tailored to a single individual or their family, offering coverage for the funeral expenses of an employee's spouse, children, or parents.

→ **Contact us for a quote today**