



**AN AFFORDABLE  
LIFE INSURANCE  
SOLUTION  
FOR INDIVIDUALS  
THROUGHOUT AFRICA**



International Life, a regulated insurance company in Mauritius, provides a cost effective means for individuals, living in a variety of African countries, the ability to benefit from USD life insurance cover, as well as Disability & Critical illness protection.



**LIFE COVER**

- 100% of the risk is underwritten by a global re-insurance house.
- Medical underwriting, when required, is performed in country of residence.
- Level of cover dependant on salary, age, net worth etc.
- All policies are denominated in USD. Premiums are paid in USD, by EFT or credit cards to our Mauritian account.
- Nominated beneficiaries are paid their benefits in the currency of their choice, to any bank, tax free from Mauritius (under current legislation).



**DISABILITY & CRITICAL ILLNESS**

- Total & Permanent Disability (TPD) illness provides benefits in the event you are unable to work due to an illness or injury.
- Critical Illness (CI) is a condition which an insured suffers from, due to a specified illnesses or injuries.
- Both TPD & CI benefits can be selected jointly or independently alongside your life cover.

**KEY BENEFITS**

<b>RATES</b>	Competitive pre-negotiated rates applied across most countries in Africa.
<b>TERM</b>	Individuals can select various terms for their cover.
<b>PORTABILITY</b>	Should the insured move residence they needn't terminate their life cover;
<b>BENEFICIARIES</b>	Insured can elect to pay death benefits to a pre-existing trust with ultimate beneficiaries nominated in a letter of wishes (may be tax advantages) or pay benefits directly to nominated beneficiaries.
<b>RE-INSURANCE</b>	All policies are 100% re-insured with Global re-insurance firms.
<b>AGE</b>	Cover is available for individuals aged 18 and 65.