

Unum Życie TUIR S.A.

Your Local Link to IGP in Poland

Why partner with Unum Życie TUIR S.A.?

Part of Unum Group

Unum Życie is part of the Unum Group, a leading provider of financial protection benefits in the US and the UK, and the foremost provider of disability income protection globally. With over 175 years of experience, Unum protects nearly 45 million people worldwide and disburses almost USD 8 billion in benefits annually.

Ethical standards

Unum Życie maintains open and sincere client relations based on integrity, commitment, and accountability. The company's code of ethics sets high standards for both client relations and employee conduct.

Nation-wide network

Unum Życie's head office is in Warsaw, with four agencies in the capital and twelve more in major Polish cities, including Katowice, Kraków, Poznań, Wrocław, Łódź, Gdańsk, Gdynia, Olsztyn, Bydgoszcz, Rzeszów, Szczecin, and Gliwice.

Unique insurance solutions:

- Minimal liability exclusions and limits under group insurance.
- Wide scope of protection, including lifestyle diseases and specialist treatments.
- Diagnostics for diabetes, thyroid, and heart diseases to detect health problems early.
- Broad range of medical benefits supplementing life and disability insurance.
- Easy access to rehabilitation services related to accidents, diseases, cancer diagnoses, hospitalization, and childbirth (when the child needs medical attention), as well as preventive tests and dietary consultations.

- Ability to adjust protection to suit individual needs with eight additional packages, all offering multiple options.
- No waiting period on the basic contract for events like the death of the insured, death of a child, orphaned child, and birth of a stillborn child.
- Extensive directory of Dread Diseases, covering 58 conditions for the insured and spouse/partner, and 29 conditions for a child.
- Enhanced coverage for Dread Diseases with options for communicable diseases, pharmaceutical benefits, or medical services in case of a suspected dread disease.
- Accidental coverage benefits, including for sports accidents and high-risk sports.
- Large directory of surgical operations, covering 463 medical procedures, including one-day procedures.
- Open catalog of surgical operations with an option to add pharmaceutical benefits post-surgery.
- Comprehensive Oncological and Cardiological Packages offering financial and assistance services for cancer and cardiovascular diseases.
- Insurance provides assistance in prevention, diagnosis, treatment, and recovery.
- Clear and understandable general insurance conditions.
- High and competitive sums insured for an affordable premium.

Service Excellence:

- Customer-focused and committed to providing high-quality services throughout the contract's duration.
- Each policyholder has a dedicated Group Policy Administrator responsible for all insurance contract issues.
- Rapid claims payment within a maximum of three business days from receipt of complete documentation.
- Online enrollment and technologies enhance communication and explanation of insurance offerings to companies and their employees.
- Tailored products, including life, accident, health, and family riders, to suit the needs and expectations of every client.

Corporate Social Responsibility

Unum Życie and other Unum Group companies are dedicated to supporting local communities through various initiatives.

Facts & figures

- IGP Network Partner since 2012
- Financial strength ratings (for Unum Insurance Company):
 - A.M. Best: A (per 9/6/2024)
 - Fitch: A+ (per 9/13/2024)
 - Moody's: A2 (per 5/31/2024)
 - Standard & Poor's: A (per 5/16/2024)

Recent awards & recognitions

- 2024 - 10th rank on the list of Most Dynamic Financial Institutions in the Golden Hundred of Gazeta Finansowa
- 2022 - Insurer of the Year (Gazeta Ubezpieczeniowa)
- 2019 to 2024 - Best Employer (Gazeta Finansowa)
- 2019 to 2024 - HR of the highest quality (Polish Association of Human Resources Management)
- 2019-2021-2023 - Customer friendly company (research and certification program run by the Management Observatory)
- 2021 to 2024 - Fair Play Award (distinction of the Association of Polish Brokers)
- 2023 Certificate of High-Quality Employee Volunteering

More information

Joanna Grudnik

Unum Życie TUiR S.A.

Al. Jana Pawła II 17

00-854 Warsaw

Poland

T (48) (22) 329 31 21

E joanna.grudnik@unum.pl

W www.unum.pl



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