

Why Partner with Unum Życie TUIR S.A.?

- **Part of the Unum Group** - Unum Życie is part of the Unum Group, a leading provider of financial protection benefits in the United States and the United Kingdom and the leading provider of disability income protection in the world. Unum has more than 170 years of experience, protects almost 43 million people worldwide and pays nearly USD 8 billion in benefits annually.
- **Nation-Wide Network** - Head office and 3 agencies in the capital city of Warsaw, with 11 agencies located in the largest cities in Poland: Katowice, Kraków, Poznań, Wrocław, Łódź, Gdańsk, Gdynia, Olsztyn, Bydgoszcz, Rzeszów and Szczecin.
- **Service** - Customer-focused and committed to provide a high standard of services, from program design throughout the lifetime of the contract
 - Each policy holder has a dedicated Group Policy Administrator who is responsible for all issues related to the insurance contract.
 - Rapid claims payment - within maximum of 3 business days from the time of receipt of a complete set of documents
 - Online enrollment and technologies enhancing communication and explanation of insurance offered to companies and their employees
- **Customer Protection** – Tailored products, including life, insurance as well as accident, health, and family riders to suit the needs and expectations of every client.
- **Unique insurance solutions at competitive prices:**
 - A short list of liability exclusions and limits under group insurance (among the shortest on the market);
 - Wide scope of protection: lifestyle diseases and specialist treatment
 - Diagnostics for diabetes, thyroid, and heart diseases to help detect health problem at an early stage
 - Broad range of medical benefits supplementing Life and disability insurance
 - Easy access to rehabilitation services in connection with an accident, disease, cancer diagnosis, 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 (8 additional packages – all with multiple options);
- No waiting period on the basic contract, Death of the Life Insured, Death of a Child, Orphaned Child, Birth of a Stillborn Child
- Extensive directory of Dread Diseases (58 different conditions in respect of Dread Disease of the Life Insured, the Spouse or Partner; and 29 different conditions in respect of Dread Disease of a Child)
- Dread Diseases may be enhanced with communicable diseases, pharmaceutical benefit, or medical services in case of a suspected dread disease
- Accidental coverage benefits are covered due to sport accidents or injury, including extreme and high-risk sports
- Large directory of surgical operations – 463 medical procedures covered (incl. one-day procedures)
- Open catalog of surgical operations, with an option to add pharmaceutical benefits following a surgical operation
- Comprehensive Oncological Package offering customers meaningful support in the event of cancer, both financial and assistance services
- Comprehensive Cardiological Package offering customers complex support in the event of cardiovascular disease, both financial and assistance services
- Not just a benefit payment: the insurance provides assistance in prevention, diagnosis, treatment and recovery;
- Premium support at every stage of implementation.
- Clear and understandable general insurance conditions
- High and very competitive sums insured for an affordable premium
- **Strong Code of Ethics** - Open and sincere client relations, based on integrity, commitment, and accountability. Unum's code of ethics sets high standards not only for client relations, but also for employee conduct in general.
- **Corporate Social Responsibility** - Both in Poland and in other companies of the Unum Group, employees and associates are committed to selflessly supporting local communities. Every year, the Unum Group donates over USD 12 million to charity, and all employees volunteer nearly 27,000 hours for those in need (2021 UNUM ESG repor).



Unum Życie TUiR S.A.:

Facts & Figures

- IGP Network Partner since: 2012
- Financial Strength Ratings for Unum Insurance Company):
 - A.M. Best (7/7/2022): A
 - Fitch (12/15/2021): A-
 - Moody's (11/8/2021): A3
 - Standard & Poor's (5/27/2022): A

More Information

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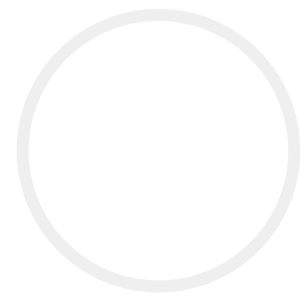
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Recent Awards & Recognitions

- Insurer of the Year 2022 (Gazeta Ubezpieczeniowa)
- 2019-2020-2021-2022 Best Employer (Gazeta Finansowa, www.gf24.pl)
- 2019-2020-2021-2022 Best Employer (Kincentric program, www.kincentric.com)
- 2019-2020-2021-2022-2023 HR of the highest quality (certificate of the Polish Association of Human Resources Management, www.pszk.pl)
- 2021 Customer friendly company (research and certification program run by the Management Observatory, www.obserwatorium.pl)
- 2021 – 2022 Fair Play Award (distinction of the Association of Polish Brokers, www.polbrokers.pl)
- 2019 Financial Order for Insurance against Oncological Diseases
- 2020 Financial Order for Insurance against Cardiovascular Diseases
- 2021 Financial Order for Better Start Insurance (Child Life and Endowment Insurance)
- 2021 Certificate of High-Quality Employee Volunteering (www.liderzyprobono.pl)





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