



KEY MAN

This policy is issued to employers who wish to provide financial protection for the families of their employees in the event of the employee's death.

The policy owner is the employer or an entity such as a labour organization, which maintains the master contract.

Premium

The premium is based on the individual's age and salary. The most common Group Life Policy is based on the Yearly Renewable Term (YRT), where the premium for the year's coverage is calculated at the beginning of the scheme year.

Benefits

Death in service benefit, calculated as a multiple of the employee's annual salary.

Optional benefits for critical illness, personal accident, and last expense payable to the member or their family.

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