



Group Life Assurance from RAM Ltd – New Product Enhancements

We are pleased to announce the latest improvements to our Group Life Assurance Contracts underwritten at Lloyd's

'One and Only' Medical Underwriting

Members who require Medical Underwriting will be underwritten just once. When acceptance terms have been offered, future benefits can change in line with the policyholder's general salary increases - with **no further underwriting requirements.**

Catastrophic Events Limits

UNLIMITED Catastrophe Cover throughout the UK with the exception of risks based in various central London locations.

Improved Free Cover Levels – up to £1,750,000

Rather than using a formula, Free Cover Levels are based on the number of lives in a scheme. Our improved Free Cover Levels are:

Number of Lives	Free Cover Level (Sum Assured)
3 -24	£500,000
25- 49	£1,000,000
50-199	£1,250,000
200-499	£1,500,000
500 and above	£1,750,000

'Whitewashing'

'Whitewashing' is now available on request and will be assessed on a case by case basis. All scheme members who have their previous medical loadings waived by us will be included up to the Free Cover Level at ordinary rates.

Redundancy Cover

Redundancy cover continues to be offered for a period of 12 months within our standard policy conditions with no additional charge.

Cover Beyond age 65

Members aged 65 -70 can be included within the scheme unit rate. For members over 70, cover can be extended to age 75 where individual underwriting conditions will usually apply.

No Premium Frequency Loadings

There are currently no charges for monthly, quarterly or half yearly premium frequencies.

For further details on the above improvements please see our website www.ram-ltd.net

“Combining the security of Lloyd's with the expertise of RAM”