



Group Life Assurance from RAM Ltd

We are pleased to continue offering the below advantages 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 Event Limits: **UNLIMITED Catastrophe Cover throughout the UK** with the exception of risks based in various central London locations. Postal areas EC1, EC2, EC3, EC4, E14 and SE1 have a Catastrophic Event Limit of up to £50 million per policy.

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

At RAM, we are flexible so if these Free Cover Levels do not quite meet your requirements, please call us and ask if we can improve!

'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.

No Premium Frequency Loadings: There are currently no charges for monthly, quarterly or half yearly premium frequencies.

Cover to State Pension Age: RAM is happy to cover members until they reach their Normal Retirement Age (NRA) or State Pension Age (SPA), whichever is the higher. No AAW conditions apply to members requiring cover past their NRA to their SPA. We are also happy to cover members of a scheme up to 75 years of age.

Uncapped Commission: We do not have an Intermediary Commission Cap and are happy to pay whatever level of commission is requested (except for schemes where the minimum premium applies).

Extended Temporary Absence: Extended Temporary Absence is now included at no extra cost within our unit rates and continues to Normal Retirement Age for Illness or Injury or three consecutive years for any other cause, unless different terms are requested in quotation specifications.

"Combining the security of Lloyd's with the expertise of RAM"