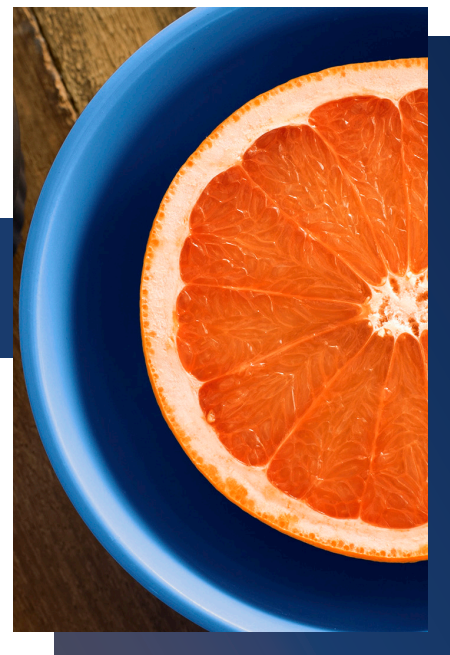


INSURANCE SOLUTIONS

LIFE & HEALTH

Risk Cooperative understands that a key coverage component for any business involves life and health insurance programs. Our team has deep knowledge in these coverage areas, helping organizations to safeguard their employees anywhere in the world.

Risk Cooperative provides a wide range of insurance programs for accident and health insurance, designed with each customer in mind, helping to meet their needs on a regional or global level.



Life

Life insurance programs are available worldwide, including coverage against broad risks and high-value plans.

GROUP LIFE | employer provided death benefit to the insured's beneficiaries while part of the organization

TERM LIFE INSURANCE | **employee paid premium**, provides a cash benefit upon the death of the insured

KEY PERSON COVERAGE | protection against financial loss caused by the death of an owner, partner, or essential employee.

Health

Major medical, travel medical and globally portable programs are available worldwide.

MAJOR MEDICAL HEALTH INSURANCE | designed to provide coverage for most healthcare needs, from routine care to serious illness

TRAVEL MEDICAL | provides coverage for emergency medical expenses when traveling outside your home country

Employee Benefits

Our comprehensive employee benefits practice helps employers navigate healthcare complexity. We offer turnkey solutions for medical programs, group life & disability coverage, retirement plans and ancillary benefits. Our dedicated team provides claims advocacy and employee assistance services, an online benefits platform, complimentary educational resources, and a trusted, licensed account manager who knows you and your business.

Accident & Disability

Travel accident, disability and related programs are available worldwide.

ACCIDENTAL DEATH & DISABILITY (AD&D) | covered accident that causes death or specific serious injuries

BUSINESS TRAVEL ACCIDENT | AD&D benefits for directors and employees while traveling on company business

Income Protection

Income protection coverage, including coverage against broad perils across multiple locations or worldwide.

SHORT & LONG TERM DISABILITY | coverage provides money for expenses when disabled due to sickness or injury and can't work

DREAD DISEASE/CRITICAL ILLNESS | added to life insurance policies to help cover the costs of a critical illness

Tailored Programs

Custom tailored solutions or product bundles is a part of our brokerage process.