

Frequently asked questions

Q Jurisdiction of cover

A Mauritius has legal jurisdiction over the cover. Mauritius is a highly regulated financial centre and has a stable financial and political history.

Q How stable is Guardrisk Life International?

A Guardrisk, the insurer, is a wholly owned subsidiary of MMI Holdings, a multinational insurance group operating globally – and operating in 12 African countries.

Q Will there be medical underwriting?

A Where an employee's level of cover exceeds the 'free cover limit', a completed medical questionnaire is required for underwriting. Assessment of the medical questionnaire may result in medical test results being required prior to an underwriting decision being made. These tests are arranged and paid for by Guardrisk Life International Limited (Mauritius).

Q Why Mauritius?

A Mauritius, in the Indian Ocean, is strategically placed to conduct investment and financial services business into Africa, India and Asia. Mauritius has a solid reputation for international banks, insurers and investment houses. It is well regulated and adheres to international requirements.
