

One contract that protects the whole team

Everything that matters for the decision – on one page.

What is it?

Group insurance is **lump-sum insurance**: on a defined event – death, accident, bone fracture, surgery, a day in hospital, critical illness – it pays a pre-set, fixed sum that can be used freely. It does not arrange care; it takes the financial burden off. A group policy typically involves **no individual risk underwriting**, so every member of the team can join – exclusions for pre-existing conditions, waiting periods and age limits are set out in the terms.

On csoportos.biz we start with a 20-minute conversation – headcount, age structure, budget and goal (retention, a benefits package, key staff) – after which I present several insurers' group offers in one clear table: covers, sums insured, premiums, tiering options. Members' health declarations go directly to the insurer – the employer never sees health data. The exact premium depends on headcount, age structure and the chosen scope of cover, and emerges from several insurers' competing offers.

What makes up a good group package?

The building blocks of cover

- **1. The big events** – a death benefit (regardless of cause, subject to the exclusions in the terms), plus accidental death and accidental disability with a payout proportional to the degree of impairment.
- **2. The frequent cases** – bone fracture, a surgery allowance, a daily hospital allowance – the most common, fixed-sum payouts.
- **3. The fine-tuning** – critical illness (a lump-sum payout on a serious diagnosis), an incapacity-for-work allowance, and a family-member extension as an option.

Why it pays off for the company

- **Retention** – replacing a key employee is measured in months and in costs equal to many months' salary; group cover is not just a gesture – the colleague knows that if something happens, their family will receive a fixed-sum payout.
- **Tax efficiency** – group cover can typically be granted as a benefit with more favourable tax treatment than salary; we confirm the exact tax treatment with your accountant before it is introduced.
- **Employer brand** – the message of "group life and accident insurance for your family": the company stands behind its people when something goes wrong.
- **Order in your benefits** – it works with budgets and tiers: a management package and a staff package, annual budgets, typically without individual risk underwriting.

The covers, in one table the blocks are illustrative – the actual content varies by insurer

Cover	What it protects	The right question to ask
Death benefit	On death, regardless of cause – a fixed sum for the beneficiary	<i>What exclusions and grounds for the insurer's release apply?</i>
Accidental death	Typically an extra payout when death is caused by an accident	<i>Is it paid on top of the basic death benefit?</i>
Accidental disability	A proportional payout for permanent health impairment	<i>Is the benefit scale linear or progressive?</i>
Bone fracture	A smaller, frequent payout	<i>What sum, and for which fractures, is it paid?</i>
Daily hospital allowance	A fixed daily sum for the costs of each day spent in hospital	<i>From which day, and with what annual day limit?</i>
Critical illness	A lump-sum payout on a defined, serious diagnosis	<i>Which diagnoses are on the list?</i>
Incapacity for work	A daily allowance that tops up sick pay during a longer absence	<i>From which day, and for how long, is it paid?</i>

How does it work?

1 · Needs assessment

20 minutes. Goal (retention, key staff, benefits package), headcount, budget – free of charge, with no obligation or preparation needed.

2 · Data, without names

About 30 minutes. Headcount, age distribution, job roles – on a numbered list, with a ready-to-fill data sheet.

3 · Offers in one table

Ready for a decision. Several insurers' competing offers: covers, sums insured, exclusions, waiting periods, premiums.

4 · Contract and after

I prepare the paperwork. Members' declarations go directly to the insurer; a review if warranted or if you request one; ongoing handling of joiners and leavers.



Book an appointment

NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

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