

GLOBAL RISK SOLUTION POLICY SCHEDULE



This Schedule is attached to the **Utmost PanEurope** Terms and Conditions [UPE_CS | 05233 | Ts&Cs 04'24](#) and details items specific to the Policy. This document forms part of your Policy contract and details items specific to your Policy as of the Effective Date.

Effective from: **01 January 2026**

Capitalised words and phrases are defined terms and described in the Policy Document. This Policy Schedule forms part of the contract between you, the policyholder, and us, the insurer.

POLICY DETAILS

Policyholder:	Bioventus Cooperatief U.A.
Registered Address:	Taurusavenue 31 2132 LS Hoofddorp The Netherlands
Commencement Date:	03 May 2013
Renewal Date:	01 January
Policy Currency:	Pound Sterling

A WORLD *of* DIFFERENCE

Corporate Solutions is a brand name used by Utmost PanEurope dac and Utmost Worldwide Limited.

Utmost PanEurope is regulated by the Central Bank of Ireland. Utmost PanEurope dac is a designated activity company registered in Ireland (number 311420), with a registered office at Navan Business Park, Athlumney, Navan, Co. Meath, Ireland C15 CCW8.

Utmost Worldwide Limited (No. 27151) also trading as Utmost Corporate Solutions, is incorporated in Guernsey. It is authorised and regulated by the Guernsey Financial Services Commission to conduct long term business and general business. Registered Office: Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR.

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COVERS SELECTED

POLICY NUMBER	COVER	PAGE
510546	Group Life	3
510732	Group Accidental Death	4
511216	Group Accidental Dismemberment	5
510756	Group Total Permanent Disability	6

Eligibility:	All present and future Employees of the Employer who, on the Commencement Date or any subsequent Normal Inclusion Date or Renewal Date, are aged not less than 16 years and not greater than the stated Ceasing Age.
Normal Inclusion Date:	Immediately upon joining the company.
Earnings:	Basic annual salary (excluding bonuses, commission, overtime and other supplements)

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GROUP LIFE

COVER: GROUP LIFE		
Benefit:	All Members located in Netherlands	1 times Earnings
	All other Members	Nil
Ceasing Age:	On the Member's 68 th birthday	
Free Cover Limit:	GBP 500,000	
Unit Rate:	2.06‰ of Benefit	
Underwriting Methodology:	Forward Underwriting Bar	

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GROUP ACCIDENTAL DEATH		
Benefit:	All Members located in UK and Ireland	1 times Earnings
	All Members located in Germany	Fixed Benefit of GBP 102,259
Ceasing Age:	On the Members 68 th birthday	
Unit Rate:	1.09‰ of Benefit	

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GROUP ACCIDENTAL DISMEMBERMENT		
Benefit:	All Members located in UK and Ireland	2 times Earnings
	All Members located in Germany	Fixed Benefit of GBP 204,517
Ceasing Age:	On the Members 68 th birthday	
Unit Rate:	1.16‰ of Benefit	

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GROUP TOTAL PERMANENT DISABILITY		
Benefit:	All Members located in Germany	Fixed Benefit of GBP 204,517
	All other Members	Nil
Ceasing Age:	On the Member's 68 th birthday	
Free Cover Limit:	GBP 204,517	
Unit Rate:	2.98‰ of Benefit	
Underwriting Methodology:	Forward Underwriting Bar	

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POLICY ADMINISTRATION DETAILS	
Administration:	Simplified
Catastrophe Limit:	EUR 50,000,000
Premium Frequency:	Annually in advance
Date of Issue:	30 March 2026
Rate Review Details:	01 January 2027

Signed on behalf of **Utmost PanEurope dac** on the date of issue in respect of Policy 510546, 510732, 511216 and 510756.

Susan Echebima
Client Services Manager