

Why choose our Group Life Assurance or Dependants' Pension

We're a leading provider of Group Protection cover in the UK with 90 years of expertise and knowledge. We looked after over 5,500 group protection policies and provided protection to almost 1.8 million employees at the end of 2021.

Death certificates aren't always needed

We can confirm most deaths online. There are a couple of instances where an original death certificate is needed, such as:

- The insured employee died outside the UK.
- Your client sends us the claim form within 10 working days of the death being registered.
- Only a coroner's interim certificate has been issued.

Free Mastertrust solutions

- **Save time** - our ready-made solution means your clients don't have to set up their own scheme and manage it.
- **Reduce administration** - we'll run the scheme and keep up-to-date with laws and regulations affecting the scheme and the responsibilities of the trustees.
- **No extra cost** - it's free to join, and your clients won't be charged for benefit payments.

Supporting your clients scheme

We can help arrange a policy to support your clients choice of scheme:

- Registered schemes
- Non-registered schemes, often set up as Excepted Group Life Policies, or
- A combination of both

Different rules and taxes apply to different scheme types. We can also provide dependants' pension policies.

Simplifying health requirements

We usually cover most employees subject to circumstances and cover chosen, without needing personal health details, making it as simple as possible to be covered.

Long history of paying claims

- **£252.2** million paid out in 2021
- With **99%** of claims paid
- Average claim was **£140,897**

Employee Assistance Programme by an award winning provider

- **Comprehensive services** – ranging from a 24/7 confidential helpline, legal information services, medical information, manager consultation services and bereavement counselling sessions for the immediate family of a deceased employee.
- **24/7 Employee Assistance Programme (EAP)** - provided by our award-winning partner Health Assured.
- **Available to all employees and their immediate families*** – even staff not covered by the policy also have full access to our EAP.

health assured

Investing in digital

- **ONIX quote and buy platform** – We designed and launched our automated, self-service platform to help create and grow opportunities for intermediaries by extending eligibility and removing the industry standard 250 employee cap.
- **Protect** - Enabling personalised, online access to workplace protection benefits – all in one place and at no extra cost to your clients. Protect is suitable for clients wanting cover for 500 employees or more.

Simple and fast claims payments

We'll aim to pay the lump sum life assurance and begin dependants' pension benefit within five working days of accepting the claim to the scheme trustees.

*Please refer to our EAP brochure for a full definition of immediate family and further details of the features available to them.

Please contact us or visit our website for a copy of the technical guide, which helps explain what we can cover and how we assess claims. legalandgeneral.com/groupprotection/