

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. We'll only ask for an original certificate confirming death if:

- The insured employee died outside the UK.
- You send us the claim form within 10 working days of the death being registered.
- Only a coroner's interim certificate has been issued.
- Benefit is paid through a scheme set up by the employer.

Free Mastertrust solutions

- **Save time** - our ready-made solution means you don't have to set up or register a scheme.
- **Reduce administration** - we'll run the scheme, fill in relevant HM Revenue & Customs reports and keep up-to-date with registered scheme tax laws.
- **No extra cost** - it's free to join, and you won't be charged for benefit payments.

Supporting your scheme

We can help arrange a policy to support your 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 **£140,987**

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.

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

*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/