

# Group life assurance – at a glance

A valuable employee benefit which can pay a tax-free lump sum for the loved ones of an insured employee who dies.

Request a quote through our specialist intermediary platform ONIX (Online Insurance Experience), or by using the contact details shown below.

ONIX allows you to arrange group life assurance for any business seeking cover for at least 10 employees, without an upper limit on size. We've designed ONIX to help you create an online quote that captures your client's specific requirements. ONIX offers the best of both worlds, with a facility where quotes can be produced through automated underwriting as well as identifying, and referring your less common client requirements for our scheme underwriters to review.

<b>Time taken for quote</b>	<p>You can complete an automated ONIX quote in a little as 15 minutes. If your client has less common requirements, ONIX will pass your quote request to our scheme underwriters and notify you when its ready to view</p> <p>A quote can take up to ten days to complete if its requested using the email address below. Our <a href="#">quote request form</a> shows the details we need for a quote requested by email</p>
<b>Quote guarantee</b>	Usually three months
<b>Policy size</b>	<p>At least 10 employees with no maximum</p> <p>Our Excepted Group Life Policy can insure fewer employees if linked to another policy</p>
<b>Scheme options</b>	Your client choose between our Group Life Mastertrust for registered scheme cover, our Relevant Life Mastertrust for Excepted Group Life Policy, or set up and manage their own scheme
<b>Types and amount of benefit available</b>	Multiple of earnings, or a fixed lump sum
<b>Benefit levels available</b>	Choose different benefit levels for clearly defined groups of employees
<b>Free limit (cover without medical information)</b>	Up to £1.8m, dependent on policy size and benefit choices
<b>Who can join?</b>	All employees, or a group of employees that are clearly defined. Cover for equity partners and LLP members is only available offline

This is not a consumer advertisement. It is intended for professional financial advisers and should not be relied upon by any other persons.

## Legal & General Group Life Assurance

<b>Age range</b>	Choice of minimum and maximum ages between 16 and 75 Cover can also stop at an employee's state pension age
<b>Joining dates</b>	Daily, monthly, or annual options
<b>Premium rate guarantee</b>	Unit rate of premium per £100 of cover. Guaranteed for up to two years
<b>Minimum premium?</b>	None
<b>Premium payment options</b>	Premiums are paid in advance, usually monthly by direct debit, or yearly by a direct credit payment
<b>Commission?</b>	The standard rate is 4% of each premium paid. We can pay different levels of commission although this will affect the premium we charge
<b>Cover during temporary absence</b>	It can continue up to the maximum age for cover if absence is due to an illness or injury. It can also continue for three years if absence is for any other reason, such as sabbatical. We can consider different periods of temporary absence cover  Cover levels are preserved if earnings reduce during the absence, with options to protect cover against inflation
<b>Redundancy cover</b>	Can extend cover for up to 24 months
<b>Overseas cover</b>	Cover continues during overseas business trips  Cover for offshore workers and overseas workers, residents and secondments individually considered
<b>Cover for subsidiary businesses</b>	Eligible employees of subsidiary or associated businesses can be included
<b>Employees absent when cover starts</b>	We'll ask for details of employees absent or working in a reduced capacity for three months or more. We'll also ask about any employees who are terminally ill  We'll individually consider cover for these employees based on the information given
<b>Previous claims experience</b>	We'll consider any number of claims if we're given full details and the policy size for the last five years
<b>Simple administration</b>	<ul style="list-style-type: none"><li>• Annual update of membership data</li><li>• Annual scheme review</li><li>• Easy year-end adjustment for changes in membership and benefits</li><li>• Other accounting options available</li></ul>
<b>Added services at no extra cost</b>	<p><b>Employee Assistance Programme (EAP)</b> – We provide an EAP that's designed to help employees deal with events and issues in their everyday work and personal life. Many of the EAP services are also available to employees not covered by our Group Life policy</p> <ul style="list-style-type: none"><li>• Telephone support for all staff, including those not covered by our group protection policy. Immediate family members of employees can also benefit from access to our EAP telephone support services. The service delivers confidential and unlimited 24/7 support on a range of topics</li><li>• My Healthy Advantage mobile application – A range of interactive tools your client's employee can access, designed to help monitor and improve wellbeing from their smartphone</li></ul> <p><b>Umbrella Benefits</b> – Designed to provide additional support for employees. Discounts or vouchers on other individual products and services that could continue beyond them being an employee</p> <p><b>Care Concierge</b> – Delivered by Legal &amp; General Health &amp; Care, employees will be able to gain a better understanding and navigate all aspects of the later life care process. This service aims to reduce stress, ease financial pressure and save precious time during this often emotionally charged period for employees</p>



### Useful information

Visit our website for more information about our Group Life proposition and the support available  
[legalandgeneral.com/adviser/workplace-benefits/group-protection](https://legalandgeneral.com/adviser/workplace-benefits/group-protection)

Read our Technical Guides for further details of the cover we can provide, policy options and how we assess claims.

Lump sum Group Life can be covered as a standard, flexible or voluntary benefit.

### Call us about quotes for:

- Any employees whose benefits are split between a registered scheme and an Excepted group Life Policy
- Dependants' Pension benefits
- Equity partners and LLP members (covering at least 10 members)
- Flexible or voluntary benefit cover

## Contact us



**0345 026 0094**

We may record and monitor calls. Call charges will vary.



**group.protection@landg.com**



**Group Protection**

Legal & General Assurance Society Limited,  
Knox Court, 10 Fitzalan Place, Cardiff CF24 0TL

### Legal & General Assurance Society Limited.

Registered in England and Wales number 166055.

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Registered office: One Coleman Street, London EC2R 5AA

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