

# Group life assurance and dependants' pension

## Supplying details for accounts and rate reviews

To help keep policy administration simple, we ask for details of the people you're insuring once a year at the time of the yearly account. This leaflet explains the details we need. We'll send a reminder in advance of each account to give you plenty of time to prepare.



We set up the yearly account on the same day each year based on details you supply about the people you've insured. We call this accounting day the 'annual renewal date' and confirm it in your policy schedule. Please make sure the data you send us is accurate on this day.

We'll update the policy account on or soon after the annual renewal date using the details you send us, and confirm any premium adjustment. If your unit rate or premium rate guarantee is due to end at this time, we encourage you to send us this information as soon as you can. We use it to work out and confirm your new rate and terms too.

We'd encourage you to consider how you'll help keep information secure when you send it to us, for example using encryption. Once received, we'll keep it safe in line with our security procedures and controls.

Please contact us if you think you'll be unable to send us these details within 30 days of the annual renewal date.

### 1 Membership details needed for accounts and rate reviews

The details you supply must be accurate on the day the yearly account is due (the policy's annual renewal date). To help you gather these details, we've listed below the information we need. Your policy document will confirm the options we've agreed to insure and the accounting method we use to work out your premium.

#### Information we'll always need

An Excel spreadsheet showing the following details for each insured person. You can use our template, or create your own spreadsheet.

- Membership category
- Date of birth
- Work postcodes
- First name
- Gender
- Scheme earnings
- Last name
- Job title

You may wish to include explanatory notes using an extra column or row in your spreadsheet. For example, to tell us if you've already adjusted a person's scheme earnings to allow for a medical underwriting restriction. If you've included any questions or additional important information about an insured person within a notes section, please draw our attention to this in your covering note.



Membership category information helps us identify who is covered for each benefit level.

If we've agreed to cover different groups of people for different benefit levels, we split them up into different membership categories. You can identify each person's membership category to us by consistently referencing one of its unique features. For example the benefit level or a word or two describing the group of people it includes. If you identify membership categories using a code, please also include a key to explain what your code means.

#### Remember to include anyone receiving continued cover under your policy's temporary absence terms for their correct scheme earnings.

Our policies usually allow cover to continue for a person who is temporarily absent from work because of ill health, a sabbatical or for any other reason. It's common for a person's earnings to reduce or stop because of longer absences, however we'll continue to provide cover based on their scheme earnings before these reductions. Your policy will confirm how long this temporary absence cover lasts, and if we've also agreed a yearly scheme earnings increase to help protect against inflation.

## We'll need these extra details for the end of year account adjustment

We'll need the following details to help us work out an end of year adjustment for leavers, joiners and benefit changes. The details we need depend on the accounting method we've applied to your policy.

Sweep up accounting	Exact cost accounting	Partners accounting	No change or monthly change accounting
This simplified end of year adjustment assumes all changes happened mid-year.	Also called single premium costing. We adjust the premium at the end of the year for leavers, joiners and benefit changes from when they happen.	Used for policies insuring equity partners and LLP members, we adjust the premium for leavers and joiners from when they happen using the unit rate.	Our unit rate includes an allowance for changes without an accounting adjustment.
<p>We'll need the following totals, accurate on the day before the annual renewal date:</p> <ul style="list-style-type: none"> <li>number of insured people</li> <li>total benefit.</li> </ul> <p>We'll use the data totals from your membership spreadsheet if this isn't supplied.</p>	<p>The Excel spreadsheet will need to show cover changes during the last year. We'll need the:</p> <ul style="list-style-type: none"> <li>joining date for anyone whose cover started</li> <li>leaving date for anyone whose cover ended</li> <li>date and amount by which anyone's scheme earnings changed.</li> </ul>	<p>The Excel spreadsheet will need to show membership changes during the last year. We'll need the:</p> <ul style="list-style-type: none"> <li>joining date for anyone whose cover started</li> <li>leaving date for anyone whose cover ended.</li> </ul>	<p>No extra details needed.</p> <p>For monthly change accounting, we'll need the Excel spreadsheet each month for an up to date monthly account and invoice.</p>

## We'll need these extra details if your policy covers one of these options

If you've asked us to cover any of these options, please add the extra details to your Excel spreadsheet for each insured person.

Dependants' pension cover based on pensionable service	Early retirement cover	Redundancy cover
The calculated benefit	<p>Indicate who has taken early retirement.</p> <p>If there are no early retirees eligible for continued cover, please tell us</p>	<p>Indicate who has been made redundant.</p> <p>If there are no recent redundancies, please tell us</p>
The date pensionable service started		
If different escalation rates apply to different periods of pensionable service, show how the benefit is divided for each escalation rate		

## 2 Absentee details needed for rate reviews

To work out a new unit rate or premium rates for your policy, we'll need to know details of any absentees in addition to the membership details shown in Section 1.

Tell us about	We'll need to know
<p>Any insured person who is absent or working reduced hours because of:</p> <ul style="list-style-type: none"> <li>a terminal illness or injury, or</li> <li>any other illness or injury that has prevented them working their full hours for three months or more</li> </ul>	<p>For each person:</p> <ul style="list-style-type: none"> <li>who they are,</li> <li>when their absence or reduced hours started, and</li> <li>why they are absent, including the nature of any illnesses or injuries</li> </ul>

Please give enough information to help us find these absentees in the membership spreadsheet you supply for the yearly account.

Please tell us if there aren't any absentees meeting these conditions.



We use either a unit rate or premium rates to work out the cost of cover each year. We usually guarantee these rates and our policy terms for two years, with the guarantee ending at the time of a yearly account. The rate guarantee period is shown in the policy, and we'll remind you in advance when the rates are due for review.

We can review a unit rate sooner if there's a significant change to the group of people we've agreed to insure. Usually, a 25% or more change to the total benefits or number of people covered compared to information used to set the unit rate will prompt a review. This helps us continue to make sure we're charging a fair premium for the cover.

### 3 Keeping your policy up to date

You need to tell us about the following changes in advance to help keep your policy up to date and make sure you have the cover you need. Double checking when you're preparing the membership data for the yearly account can help avoid oversight.

#### Tell us about any trustee changes

Insured death in service benefits are usually paid under a scheme set up with a trust deed. If an insured person dies, scheme trustees are responsible for identifying the dependants, relatives or charities who will receive benefit. Often an employer will set up the scheme and appoint itself as the only scheme trustee. However some choose to appoint individuals or other companies to this role instead.

Trustees are usually identified in the original trust deed, and added or removed by later deeds.

You need to tell us if new trustees are appointed or other retire from the role. Please complete the [additional trustee form](#) each time a new person or company is appointed as a new scheme trustee.

[legalandgeneral.com/library/workplace-benefits/protection/proposal-forms/Additional-trustee-form.pdf](http://legalandgeneral.com/library/workplace-benefits/protection/proposal-forms/Additional-trustee-form.pdf)

#### Tell us about changes to your business

Please tell us if:

- There's a change the business identity
- There's a change to main location of work
- You wish to add or remove those working for an associated businesses from the policy cover

#### Tell us when a person needs to be medically underwritten

You need to tell us about anyone who needs to give us medical evidence before we can consider their full cover. Times we need medical evidence include:

- When a person's cover goes over the free limit for the first time. We confirm the free limit in the policy, and it's the maximum amount of cover we can provide for an eligible person without medical underwriting.
- Anyone who needs cover before or after they are first eligible, and our policy terms say medical evidence is needed.
- When our terms within a quote you accepted say we need medical evidence before we can consider cover.

The above is just a summary.

### 4 Data protection and accuracy

#### Data protection

You will need to send us personal information about your employees who are, or become, eligible for cover. This may include medical and health information. You need to satisfy yourself of a legal basis that allows you to send us these details.

The information you supply helps us work out accounts, set premiums, identify who we're covering, apply policy terms and assess claims. Where permitted, we may supplement these details with information from other sources. For example, if you're also our pensions customer, we may use data provided to and held securely by our Workplace Pensions business. You shouldn't rely on us to identify errors in any information you supply, and claims may be limited or declined if data supplied by you is incomplete or incorrect.



Our full Privacy Policy is available at [legalandgeneral.com/privacy-policy/](http://legalandgeneral.com/privacy-policy/). Please share this with your employees so they understand what we do with the information we collect.

#### Data accuracy

Please make sure the details you send are complete and accurate. We use them to work out accounts and premiums, identify who we're covering, apply policy terms and assess claims. Please tell us straight away if you become aware of mistakes or oversights in any information supplied for this policy. If it isn't corrected, it may affect premiums, terms, cover and claims.

#### Fraud prevention

The personal information Legal & General collects from you and your employer may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We may also share information about you with other organisations and public bodies, including the police and we may check and/or file your details with fraud prevention agencies and databases.

If fraud is detected, you could be refused certain services, finance or employment.

Further details of how your information will be used by us and these fraud prevention agencies can be found by accessing this link, [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn)

Legal & General and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees
- checking sources of income and tax details.

Legal & General and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact our Group Financial Crime department if you wish to receive the relevant details of the fraud prevention agencies:

Address: Group Financial Crime, Legal & General, Knox Court, 10 Fitzalan Place, Cardiff CF24 0TL

Legal & General may also check the details of other parties related to your contract, including verification of identity. This includes beneficiaries, trustees, settlors, third party premium payers, executors or administrators of your estate, parties with power of attorney and any other beneficial owner

## Contact us



**0345 026 0094** Monday to Friday 9am to 5pm.  
We may record and monitor calls. Call charges will vary.



[legalandgeneral.com/employer/group-protection/](https://legalandgeneral.com/employer/group-protection/)



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