

# Group Protection Quotation Request



- Please complete the appropriate sections as fully as possible to help us provide you with a quote in the shortest possible time.
- You can do this by completing the form on your system and send back to us using the 'email button'. Alternatively, our postal address is at the end of this form.

**email form**

### Agent information

Contact name

Company

Address

Postcode

Telephone number

Fax number

email address

Target date for quotation

### General information

1. Employer's name

2. Employer's occupation

3. Main work location(s) of employees: (If more than one location, please list the locations by county/postcode and the number/percentage at each. If the locations differ between policy types, please provide details on a separate sheet.)

County	postcode	Eligible employees

4. Number or percentage of eligible employees in each occupation category. (If any employees are not covered by these categories, please provide details separately. If the occupations differ between policy types, please provide details on a separate sheet.)

Director / Professional		Skilled non-manual	
White Collar / Managerial		Skilled manual	
Clerical / Administrative		Unskilled	
Foreperson / Supervisor		HGV driver	
Sales		Special licence ##	
Hazardous **			

\*\* An occupation where the employees concerned know that in undertaking the occupation they are exposing themselves to a recognisable but unavoidable risk of injury.

## An occupation requiring a special licence (for example pilot). (Required for GIP policies only.)

5. Type of current scheme (Delete as applicable)

LAB: Insured	<input type="checkbox"/>	Self Insured	<input type="checkbox"/>	No current scheme	<input type="checkbox"/>
DP: Insured	<input type="checkbox"/>	Self Insured	<input type="checkbox"/>	No current scheme	<input type="checkbox"/>
GIP: Insured	<input type="checkbox"/>	Self Insured	<input type="checkbox"/>	No current scheme	<input type="checkbox"/>
CIC: Insured	<input type="checkbox"/>	Self Insured	<input type="checkbox"/>	No current scheme	<input type="checkbox"/>

If 'Insured' please provide the name of the current insurer

## General information (continued)

6. Date from which cover required

DD		MM		YYYY
/		/		

7. Annual Renewal Date

DD		MM
/		

8. Premium frequency

Monthly  Yearly  Quarterly

9. Scheme eligibility

(If eligibility is linked to membership of a pension scheme this should be included in the eligibility definition, including the type of the pension scheme, for example, a defined benefit or defined contribution occupational scheme or a personal pension or stakeholder scheme.)

LAB:
DP:
GIP:
CIC:

10. Where eligibility is linked to pension scheme membership, what is the take-up rate?

	%
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11. Benefit Termination Date (for example: 65th birthday)

LAB: birthday	DP: birthday
GIP: birthday	CIC: birthday

12. Definition of Scheme Earnings

(If Scheme Earnings are 'Pensionable Earnings', please define 'Pensionable Earnings'. If the definitions differ between policy types, please provide details on a separate sheet.)

13. New entrants join

Daily  Yearly  Quarterly

14. Benefit changes take effect

Daily  Yearly  Quarterly

If the requirements differ between policy types, please provide separate details.

15. Effective date of membership data

DD		MM		YYYY
/		/		

16. Commission level

DISB:
GIP:
CIC:

## Group Death in Service Benefit

17. Basis for LAB benefits

(Please specify if benefit varies for different categories of eligible employees)

Multiple of Scheme Earnings:
Flat benefit of £

**Group Death in Service Benefit**

18. Basis for DP benefits (Please specify if benefit varies for different categories of eligible employees)

Dependants' Pension:

% of Scheme Earnings	
% of Member's Prospective Pension	
% of Member's Accrued Pension	
Pension Accrual rate (for example 60ths):	<input type="text"/>
Payable to (see notes):	Please tick
Spouse or Civil Partner	<input type="checkbox"/>
Spouse, Civil Partner or Financial Dependant	<input type="checkbox"/>
Extension of continuing payment to children?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this extension only for those in full time education or vocational training only?	Yes <input type="checkbox"/> No* <input type="checkbox"/>
If 'Yes', to which age? (please tick)	21 <input type="checkbox"/> 23 <input type="checkbox"/>

Additional Children's Pension:

% of Spouse's/Civil Partner's <input type="checkbox"/> or Financial Dependant's Pension <input type="checkbox"/>
(Payment will cease at same time as continuing pension)

Pension Increase Rate(s):

%:
(If the Pension Increase Rate varies for different portions of the Dependant's Pension, the benefit amount given in the data for each member should be split according to the rates applicable)

19. Are any members subject to special terms? Yes  No

20. Are any members not covered for full formula benefit? Yes  No

21. Is cover to continue on early retirement? (LAB only) Yes  No

22. Is cover to continue on deferred retirement? (LAB only) Yes  No

\*If the answer to any of Questions 19 to 22 is 'Yes', please provide details separately.

23. Temporary Absence provision

3 years illness or injury 1 year any other reason	<input type="checkbox"/>
NRD illness or injury 3 years any other reason	<input type="checkbox"/>

24. Have any members been absent from work for three months or more at present, or are any in receipt of any form of sickness pay?

Yes  No

If 'Yes', please give details

25. Do you require a maximum limitation to apply to the Scheme Earnings and/or the level of benefit (for example, earnings cap, Lifetime Allowance or other maximum benefit figure)? Yes  No

If 'Yes', please ensure the restriction has been applied to the data provided and please state below.

26. Do you wish to consider cover under an unregistered scheme for benefit in excess of a fixed amount (for example: the Lifetime Allowance), to cover individuals who have opted not to participate in a registered scheme in order to retain their enhanced protection, or for cover based on Scheme Earnings in excess of the earnings cap? Yes  No

If 'Yes' please provide details of your requirements and the members affected.

### Group Income Protection

27a Basis for Member's Benefit (Please specify if benefit varies for different categories of eligible employees)

	% of Scheme Earnings
	% of Scheme Earnings less the basic allowance and work-related activity component
Other:	
% pa compound (limited to increase in RPI?) Yes <input type="checkbox"/> No <input type="checkbox"/>	

27b Benefit Increase Rate (Members Benefit)

28. Deferred Period (weeks)

13  26  28  41  52  104

29a Additional cover for pension and/or employer's NI contributions

Pension contributions (employer and employee):	
Employer:	% of Scheme / Pensionable Earnings
Employee:	% of Scheme / Pensionable Earnings
Employer's NI contributions:	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes', please tick appropriate box:	
Contracted in rate	<input type="checkbox"/>
Contracted out rate (Defined Benefit)	<input type="checkbox"/>
Contracted out rate (Defined Contribution)	<input type="checkbox"/>
% pa compound (limited to increase in RPI?) Yes <input type="checkbox"/> No <input type="checkbox"/>	

29b Benefit Increase Rate (Additional)

30a Definition of incapacity required?

Own  Suited  Activities of daily working  Progressive

30b Limited Term? How many years?

Yes  No   Years

30c Is a lump sum option required? If so, how many years?

Yes  No   Years

31. Statutory Sick Pay cover?

Yes  No

32. Are any members subject to special terms?

Yes  No

\*If the answer to Question 32 and/or 33 is 'Yes', please provide details separately.

33. Are any members not covered for full formula benefit?

Yes  No

## Group Critical Illness Cover

34. Basis for benefit

(Please specify if benefit varies for different categories of eligible employees)

Multiple of Scheme Earnings

Flat benefit of £

35. Range of cover required

Core only

Additional, including Total and Permanent Disability (any occupation)

Additional, including Total and Permanent Disability (own occupation)

36. Is Spouse/Civil Partnership to be covered?

Yes  No

If 'Yes', basis for Spouse's/Civil Partner's Benefit

37. Are any members subject to special terms?

Yes  No

\*If the answer to Question 37 and/or 38 is 'Yes', please provide details separately.

38. Are any members not covered for full formula benefit?

Yes  No

## Claims experience / scheme history

39. If the scheme has over 100 members and is currently insured or self insured, please supply the following information for each of the last five years (or the insured period, if less):

Life Assurance Benefit

Policy year commencing	No. of members	Total sum assured	No. of claims	Total benefits claimed

Dependants' Pension

Policy year commencing	No. of members	Total sum assured	No. of claims	Total benefits claimed

Group Income Protection

Policy year commencing	No. of members	Total Scheme Earnings

In addition, please supply a list of claims commencing during the last five years (or the insured period, if less) showing: Sex and date of birth; Date claim commenced; Date claim ceased; Initial benefit per annum; and Cause of incapacity.

Group Critical Illness Cover

Policy year commencing	No. of members	Total Scheme Earnings

In addition, please supply a list of claims paid during the last five years (or the insured period, if less) showing: Sex and date of birth; Amount of benefit; and Cause of claim.

Changes to scheme basis during the last five years?

Once completed, please attach this quotation request form to the membership data and send it to:

Group Protection Department  
Legal & General Assurance Society Limited  
Legal & General House  
Kingswood  
Tadworth  
Surrey  
KT20 6EU

Fax number: 0845 0720 770

Alternatively, please email this form using the 'email button' at the beginning of the document.

**Employee benefits** made easier by Legal & General

Tel. no. **0845 0720750** We may record and monitor calls. Call charges will vary.  
Email **group.protection@landg.com**  
Visit [www.legalandgeneral.com/advisercentre](http://www.legalandgeneral.com/advisercentre)  
Address Group Protection, Legal & General, Legal & General House,  
St Monica's Road, Kingswood, Tadworth, Surrey KT20 6EU  
Fax no. 0845 072 0774

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

## Guidance notes for completion of the Group Protection Quotation Request form

- If, in any section of the form, there is insufficient space to provide all the relevant information, please continue on an additional sheet and attach it to the Quotation Request Form.
  - Please bear in mind the Data Protection Act. We do not require employees' names in order to produce a quotation.
  - Abbreviations that have been used in this form are as follows:
    - LAB - Life Assurance Benefit
    - DP - Dependants' Pension
    - GIP - Group Income Protection
    - CIC - Critical Illness Cover
    - DISB - Death In Service Benefit (Life Assurance Benefit and Dependants' Pension)
    - LPI - Limited Price Indexation
    - NI - National Insurance
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## General information

1. The employer's name is required in order to guarantee the quotation.
  2. Please state the nature of the employer's business and that of any participating subsidiary or associated employers.
  3. To assess the risk, details of the employees' work location(s) are needed. If any employees are working abroad, please give details of the location(s) and the number of employees involved.
  4. The occupational split can have a large impact on the risk. If a partners' scheme membership is less than 20, individual occupations can be shown against each employee on the membership data as an alternative to percentages.
  5. If the quotation request relates to an existing scheme, please indicate whether the scheme is currently insured elsewhere or is self-insured.
  6. This must be a future date, cover cannot be backdated.
  7. The Annual Renewal Date does not necessarily have to be one year on from the commencement date. It may be preferable to link the Annual Renewal Date to the date of annual salary reviews if this is different.
  8. Monthly premiums are approximately 2% higher than yearly premiums.
  9. For each product, please define the scheme eligibility conditions and age limits. For example, 'all employees between 16 and 65 who have completed three months' service'. Where there is more than one membership category in the scheme, please define each category clearly.
  10. The take-up rate is required if the membership is linked to the pension scheme, for instance, of those employees who were eligible to join the company pension arrangement, what percentage decided to join?
  11. The Benefit Termination Date is usually linked to the normal retirement age in the employees' contracts of employment. Individual termination dates cannot be given. For Group Income Protection, if benefit is to be paid for a limited term only, please state separately the term required, for example three years.
  12. If the benefit is based on a multiple of Scheme Earnings then a clear definition is required. Examples include 'basic salary', 'basic salary plus P11D earnings' and 'basic salary plus bonuses averaged over the preceding three years'.
  13. The employer can choose when employees will enter the scheme once all eligibility requirements have been satisfied:

Daily	:	immediately
Monthly	:	on the monthly anniversary of the Annual Renewal Date
Yearly	:	on the next Annual Renewal Date
  14. Increases in salary/benefit can be insured on a daily, monthly or yearly basis (see question 13).
  15. The effective date of the membership data must be provided to prepare an accurate quotation.
  16. The standard rates of commission are shown below. We can produce quotes to allow for a different or nil commission basis, if required.

DISB	:	4% of premiums
GIP or CIC	:	12% of premiums
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## Group Death in Service Benefit

- Benefit is usually expressed as a multiple of scheme earnings or, sometimes, as a flat rate amount. The multiple or amount can vary between different categories. For example, directors four times Scheme Earnings, staff two times Scheme Earnings.
- A Dependant's Pension can be insured in addition to Life Assurance Benefit. It is expressed as a percentage of the Member's Pension, or as a percentage of Scheme Earnings.

*Final salary/defined benefit* pension schemes usually insure a percentage of the member's prospective or accrued pension. A listing providing the dependants' pension amounts is required to enable us to calculate the premium. A copy of the pension scheme member benefit list will usually suffice.

*Defined contribution/money* purchase pension schemes usually insure a percentage of Scheme Earnings.

Dependants' Pensions may be on a Spouse or Civil Partner, or Spouse/Civil Partner/Financial Dependant basis. For the latter, payment may be made to a Financial Dependant if, at the date of the member's death, there is no surviving Spouse or Civil Partner.

If a Spouse, Civil Partner or Financial Dependant is survived by children, payment of pension will continue until the youngest child reaches age 18. As an option at an additional cost, payment can be extended beyond age 18, but not later than age 23. If required, cover beyond age 18 can be made dependent on whether the child remains in full-time education or vocational training.

Provision may also be made for a separate pension for a child which is payable with the Spouse's, Civil Partner's or Financial Dependant's pension.

To help protect the Dependant's Pension against the effects of inflation while in payment it can be increased each year by a set amount, for example, LPI, 3%, 5%. For Defined Benefit Schemes, the Pensions Act 1995 requires LPI to be provided on benefit attributable to post-April 1997 pensionable service.

- If the scheme is currently insured and any members are subject to special terms set by the existing insurer, please supply details as this could have an impact on the rate and the terms offered to insure these members.
  - If any members' benefits are restricted, please supply details of the reason and amount to which benefits are restricted, as this could have an impact on the rate and the terms offered to insure these members.
  - The scheme may include provision for LAB cover to continue to Benefit Termination Date for members who retire early. The data must include all members with early retirement cover (they may not be on the staff listing).
  - Cover may be extended beyond the Benefit Termination Date for members on deferred retirement. Cover ceases on actual retirement age or up to age 75 for LAB and DP.
  - Life Assurance Benefit and Dependant's Pension cover can continue for members who are temporarily absent from work for any period up to retirement. Our standard basis is three years for injury and illness and one year for any other reason. Please indicate the periods to apply for the quotation.  
  
Where earnings are reduced during the period of absence, cover will be maintained at the level prior to the earnings reduction. Alternatively, cover can be increased either at a prearranged fixed level of up to 6% per annum compound, in line with RPI or in line with company pay awards. Please indicate if and which is to apply.
  - It is important to establish and provide details of any members who have been absent from work for a period of three months or more.
  - The Finance Act 1989 introduced a limit on earnings for the purpose of calculating death in service benefits under exempt approved schemes, known as the 'earnings cap'. It applies to all scheme members unless they are entitled to 'pre-June 1989 continued rights'. From 6 April 2006 the Finance Act 2004 allows employers/trustees to choose whether to retain or remove the restriction to the earnings cap. Where the earnings cap or any other selected maximum applies, the data supplied must reflect this requirement.
  - We offer a non-registered arrangement, known as Lifetime Plus which meets the criteria of an Excepted Group Life Policy, through which employers can insure additional lump sum death benefits for members affected by the Lifetime Allowance, Enhanced Protection Limitations or the earnings cap. Please indicate whether you would like details to be sent with the quotation.
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## Group Income Protection

27. The benefit basis for Member's Benefit can be either a percentage of Scheme Earnings (for example, 50% of Scheme Earnings) or a percentage of Scheme Earnings less the single person's Long-term Incapacity Benefit (for example, 75% of Scheme Earnings less the basic rate of Long-term Incapacity Benefit for a single person, which is also the maximum acceptable benefit formula). A 'net pay' basis is not available.

Please also state the percentage at which the Member's Benefit is to increase when a claim is in payment and whether this should be limited to RPI increases.

28. The Deferred Period is the length of time the member is incapacitated before a claim can be paid. The minimum Deferred Period is 13 weeks.
29. Additional cover for pension contributions and employer's National Insurance contributions can also be provided. Please indicate the level of cover required and the Benefit Increase Rate, if applicable. The maximum pension contribution that can normally be insured is 35% of Scheme Earnings, subject to an overall maximum of £50,000 per annum per member. Within this maximum, up to 5% of Scheme Earnings can relate to the member's own contribution.
- 30a The definition of incapacity can be Own, Suited, Activities of daily working, Progressive or a combination of these. We will not quote Own for some occupations. If definitions differ between categories, please provide details on a separate sheet.
- 30b Benefit payments can be paid for a limited term of between two to five years.
- 30c A lump sum option can be chosen at the end of a limited term or after four years of benefit payments under the Progressive definition of disability.
31. Statutory Sick Pay (SSP) cover is a lump sum benefit to cover the employer's SSP costs and is payable if a claim for Member's Benefit is accepted.
32. If the scheme is currently insured and any members are subject to special terms set by the existing insurer, please supply details as this could have an impact on the rate and the terms offered to insure these members.
33. If any members' benefits are restricted, please supply details of the reason and amount to which the benefits are restricted, as this could have an impact on the rate and the terms offered to insure these members.

## Group Critical Illness

34. Member's Benefit can be expressed as a multiple of Scheme Earnings or as a fixed amount. For Partners of a firm, the definition of Scheme Earnings will be the averaged earnings of the Partner during the last three years for which accounts have been prepared, unless otherwise agreed with us.

The benefit formula and/or fixed amount must be acceptable to us and must apply to all members of the scheme (or category within the scheme).

Where benefit is earning related it will be subject to a Maximum Insured Benefit of the lesser of four times Scheme Earnings and £500,000.

35. Core cover represents 10 critical conditions; Additional cover increases these to 26, including Total and Permanent Disability (T&PD) with 'any' occupation definition. Cover for T&PD with an 'own' occupation definition is available subject to the member's occupation being acceptable to us.
36. Benefit must be expressed as a percentage of the Member's Benefit or as a fixed amount. Spouse's or Civil Partner's benefit is available up to a maximum of the lesser of the Member's Benefit and £50,000.
37. If the scheme is currently insured and any members are subject to special terms set by the existing insurer, please supply details as this could have an impact on the rate and terms offered to insure these members.
38. If any members' benefits are restricted, please supply details of the reason and amount to which benefits are restricted, as this could have an impact on the rate and terms offered to insure these members.

## Claims experience/Scheme history

39. The existing insurer will provide you with this information. It is important that the scheme history accompanies the claims experience so the pattern of claims is put into perspective. If the scheme is currently self-insured, please provide as much equivalent information as possible.
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