

Why choose our Group Life Assurance or Dependants' Pension

As a provider of Group Protection in the UK. We have over 85 years' experience, we looked after 4,300 group protection policies and provide cover to almost 2 million employees at the end of 2018 .

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.

Free Group Life Mastertrust for registered schemes

- **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.

No need for health information

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

- **£216.3** million paid out in 2018
- With **99.6%** of claims paid
- Average claim was **£103,860**

Employee Assistance Programme by an award winning provider

- **Comprehensive services** – ranging from face to face bereavement support following a claim for the immediate family of an insured employee to legal information.
- **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 access to our EAP.

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

health assured

Please call us on **0345 072 0751**, email us at: **employer.services@landg.com** or visit our website for a copy of the technical guide, which helps explain what we can cover and how we assess claims. **legallandgeneral.com/group-protection/**

Umbrella benefits

- When you take out a group protection policy with us, your employees will have access to discounted personal life insurance as part of our Umbrella Benefits Scheme. Allowing them to have additional cover which can continue if they stop working for you. They'll also receive a £30 M&S Gift Card after they take out cover.

Simple and fast claims payments

- **Five working days** – the amount of time we aim to pay lump sum life assurance and begin dependants' pension benefit after accepting the claim.

