

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.

Time taken for quote	<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 quote request form shows the details we need for a quote requested by email</p>
Quote guarantee	Usually three months
Policy size	<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>
Scheme options	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
Types and amount of benefit available	Multiple of earnings, or a fixed lump sum
Benefit levels available	Choose different benefit levels for clearly defined groups of employees
Free limit (cover without medical information)	Up to £1.8m, dependent on policy size and benefit choices
Who can join?	All employees, or a group of employees that are clearly defined. Cover for equity partners and LLP members is only available offline

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Legal & General Group Life Assurance

Age range	Choice of minimum and maximum ages between 16 and 75 Cover can also stop at an employee's state pension age
Joining dates	Daily, monthly, or annual options
Premium rate guarantee	Unit rate of premium per £100 of cover. Guaranteed for up to two years
Minimum premium?	None
Premium payment options	Premiums are paid in advance, usually monthly by direct debit, or yearly by a direct credit payment
Commission?	The standard rate is 4% of each premium paid. We can pay different levels of commission although this will affect the premium we charge
Cover during temporary absence	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
Redundancy cover	Can extend cover for up to 24 months
Overseas cover	Cover continues during overseas business trips Cover for offshore workers and overseas workers, residents and secondments individually considered
Cover for subsidiary businesses	Eligible employees of subsidiary or associated businesses can be included
Employees absent when cover starts	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
Previous claims experience	We'll consider any number of claims if we're given full details and the policy size for the last five years
Simple administration	<ul style="list-style-type: none">• Annual update of membership data• Annual scheme review• Easy year-end adjustment for changes in membership and benefits• Other accounting options available
Added services at no extra cost	<p>Employee Assistance Programme (EAP) – 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">• 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• 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 <p>Umbrella Benefits – 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>Care Concierge – Delivered by Legal & General Health & 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

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, voluntary or Protect benefit. Protect introduces a new way for employers to facilitate cover; through its interactive online experience. Employees can learn about Group Life and choose cover at any time.

For more information about Protect visit our website legalandgeneral.com/employer/group-protection/protect/

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
- Protect

Contact us



0345 026 0094

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



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Group Protection

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Legal & General Assurance Society Limited.

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