

Why choose our Group Life Assurance or Dependants' Pension

For over 90 years we've been one of the UK's leading Group Risk providers. Looking after over 5,300 policies and providing protection to almost 1.8 million employees.

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.
- Benefit is paid through a scheme set up by the employer.

Free Mastertrust solutions

- **Save time** - our ready-made solutions mean you don't have to set up your own scheme and manage it.
- **Reduce administration** - we'll run the scheme and keep up-to-date with laws and regulations affecting the scheme and the responsibilities of the trustees.
- **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.

Simplifying health requirements

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

- **£242.7** million paid out in 2020
- With **99.8%** of claims paid
- Average claim was **£125,721**

Employee Assistance Programme by an award winning provider

- **Comprehensive services** – ranging from a 24/7 confidential helpline, legal information services, medical information, manager consultation services and bereavement counselling sessions for the immediate family of a deceased employee.
- **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 full access to our EAP.

health assured

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

Protect

Enabling personalised, online access to workplace protection benefits – all in one place and at no extra cost to you. Protect is suitable for employers with 500 employees or more.

Simple and fast claims payments

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

Please contact us or visit our website for a copy of the technical guide, which helps explain what we can cover and how we assess claims.

legalandgeneral.com/groupprotection/