

Your guide to putting cover in place

The two-step process below shows how simple it is to put cover in place.

Step 1: Who do you want to cover?

So we know who you want us to cover under the policy, you must send us an up-to-date membership list, which should contain the following information for each employee to be covered:

- Full name
- Date of birth
- Gender
- Membership category
- Date of joining or date of leaving if applicable
- Benefit/insured salary
- Occupation
- Work location postcode
- For group life – the cause and duration of absence for eligible employees who have been absent from work for more than 3 months

If the policy has **fewer than 100 members**, you are able to get a quote for a range of cover options online

The premium shown in our quote **includes** your commission

When you ask us for a quote, the request should include:

- The company details including industry and locations
- An up-to-date membership list
- Details of the cover required
- Scheme history for the last 6 years (if previously insured) – the total number of members, total insured salary, or total insured benefit and a list of the claims you have made

The quote will show the premium and total benefits. Quotes are usually guaranteed for 3 months.

The quote will also tell you if there is anything else we need to know and it includes any assumptions we've made or any special terms.



Step 2: Starting the cover

You will need to email us to confirm the quote you are accepting and the date you want cover to start. We cannot backdate cover.

We also need the following information:

- Any medical underwriting details switched from the previous insurer
- Details of any subsidiary companies that are covered
- Evidence that a customer verification check has been completed (only needed in certain circumstances, e.g. where a company isn't registered on Companies House database)
- For registered group life –if you would like to be part of the **Unum Master Trust** - a completed **Notice of Participation** for each employer to be covered

If you cannot provide this when you accept the quote, we will provide cover for up to 30 days from the policy start date – called a conditional cover period, until the above information is given.

If you have more up-to-date data than that already provided, please include this with your confirmation.

To pay by Direct Debit, please arrange for the **Direct Debit mandate** to be completed and returned with your confirmation email. For online quotes, you will be able to start cover online.



unum.co.uk

Unum Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered Office and mailing address: Milton Court, Dorking, Surrey RH4 3LZ Registered in England 983768 Unum Limited is a member of the Unum Group of Companies.

We monitor telephone conversations and e-mail communications from time to time for the purposes of training and in the interests of continually improving the quality of service we provide.