



Simplicity

Life by Unum

A more affordable solution for employers wishing to give a more basic level of life cover to their employees for the first time.

Policy features

- Registered Group Life policy with one flat level of benefit of £100k per member, irrespective of earnings
- Easy quote, fast response – all we need to know is the age and gender of each person to be covered
- The plan is for PAYE employees
- The plan is written under our Master Trust – saving the employer the time and money of having to set up and administer a Trust themselves
- Easy to join – guaranteed cover for all employees who have not reached State Pension age and are fit to work on the day membership starts
- Premiums are paid by the employer
- No medical underwriting forms to complete
- Cover includes our bereavement support service through our Employee Assistance Programme, Unum LifeWorks



For further information,
please refer to our
Group Life User Guide
(UP1126), available at
unum.co.uk/downloads

Policy terms

Policy type	Registered Group Life policy.
Cover	Flat benefit of £100k per member. All members have the same cover.
Membership	Compulsory for all eligible members. No discretionary entrants allowed.
Eligibility	All employees.
Minimum membership	3 employees.
Entry	Annual entry/Daily for new employees.
Actively at work	The employee is fit for work on the day membership commences; membership may begin on the employee's return to work that is not against medical advice.
Cover expiry	Members remain covered until the earliest of: <ul style="list-style-type: none"> • Leaving employment with the policy-holding employer (other than an insured Group Income Protection claimant paid direct who remains in the pension scheme – cover ceases at end the of claim) • Opting out of the employer's pension scheme (where eligibility is linked to pension membership) • Attaining State Pension age • The policy lapsing
Funding	Employer funded.
Billing	Monthly, by direct debit.
Master Trust	All policyholders have access to this facility.
Lifetime Allowance	This policy is a registered Group Life policy, and benefits paid on death will count towards the member's Lifetime Allowance. Joining this policy may impact any Lifetime Allowance protection.