

# simplicity

Life by Unum

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

## Policy features

- A registered group life policy one flat level of benefit of between £10k and £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 02/2016),  
available at  
[unum.co.uk/  
downloads](http://unum.co.uk/downloads)



## Policy terms

<b>Policy Type</b>	Registered Group Life Policy.
<b>Cover</b>	Flat benefit of between £10k and £100k per member. All members have the same cover.
<b>Membership</b>	Compulsory for all eligible members. No discretionary entrants allowed.
<b>Eligibility</b>	All employees.
<b>Minimum membership</b>	3 employees.
<b>Entry</b>	Annual entry/Daily for new employees.
<b>Actively at work</b>	Applies - 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.
<b>Cover expiry</b>	Members remain covered until the earliest of: <ul style="list-style-type: none"><li>• 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)</li><li>• Opting out of the employer's pension scheme (where eligibility is linked to pension membership)</li><li>• Attaining State Pension Age</li><li>• The policy lapsing</li></ul>
<b>Funding</b>	Employer funded.
<b>Billing</b>	Monthly, by direct debit.
<b>Master Trust</b>	All policyholders have access to this facility.

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