

# Flex Spouse/Partner Life Insurance

## Employee guide

**This guide is designed to help you understand the cover we offer.**

It tells you what is covered, the circumstances in which we'll pay benefit and any exclusions that apply. It does not give the full terms and conditions of the cover – these are contained in the policy document issued to your employer as they are the policyholder.

### **The cover**

Spouse/Partner Life Insurance pays a lump sum benefit if your spouse/partner dies while covered under the policy.

### **Who can be covered?**

You can choose cover if you are eligible to join the policy under your employer's flexible benefit arrangement.

### **How much is the benefit?**

You decide how much cover you want by choosing from the options available through your employer's flexible benefit arrangement.

### **When does the cover start?**

You will normally have the opportunity to join the policy on a fixed date each year or shortly after you start to work for your employer. Your employer will be able to provide you with details.

Cover for your spouse/partner is subject to satisfactory completion of the online medical underwriting questions at each and every time you increase the benefit. This will enable us to decide if we can provide cover.

### **When does the cover stop?**

Your cover will stop:

- When your spouse/partner reaches the cover cease age for the policy; or
- If your spouse/partner is no longer your spouse/partner; or
- If you no longer meet the eligibility conditions for cover set by your employer; or
- If you no longer work for your employer; or
- If you choose to de-select this cover under your employer's flexible benefit arrangement; or
- If your employer stops the policy

## How much does the cover cost?

All contributions will be paid to us centrally by your employer.

We work out the premiums based on your spouse/partner's age at the start of each policy year and the amount of cover you select. As your spouse/partner gets older they will move into a different premium age band and the cost of the cover will usually increase.

We usually review the premium rates every two years and they may increase.

## What is not covered?

There are no general exclusions under the policy.

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## How to make a claim

**Claims should be made through your employer. Benefit is paid directly to you by agreement with your employer, based on the information you provide on a claim form.**

## The insurer

The cover is provided by Unum limited as part of a group of individual arrangements taken out by your employer on behalf of the members.

## Tax

### Under current HMRC practice:

- Employee-paid premiums for spouse and partner cover do not qualify for tax relief.
- Lump sum benefits paid to you following the death of your spouse or partner are paid tax-free.

HMRC rules regarding the taxation of benefits and premiums may change in the future.

We will do our best to resolve your complaint, but if you are still dissatisfied you have the right to contact the Financial Ombudsman Service using the details provided for up to six months after our final response.

**The Financial Ombudsman Service** is an independent complaints resolution service that is free to customers.

### Their contact details are:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

**Customer helpline:** 0800 023 4567

**For mobiles:** 0300 123 9123

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Web:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Complaints

If you are not completely happy with our service you should speak to your employer (the policyholder) who will contact us. Alternatively, you can contact the Complaints Team directly.

### Complaints Team:

**Phone:** 0345 600 6763

**Email:** [complaints@unum.co.uk](mailto:complaints@unum.co.uk)

**Address:** Complaints Team Manager  
Unum, Milton Court, Dorking  
Surrey RH4 3LZ

## FSCS

If we cannot meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Please note that the FSCS does not cover firms in the Channel Islands or the Isle of Man.

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