

Life insurance email/web text

Company paid policies

The following wording can be used to update your company intranet or benefits platform and when communicating to employees by email. It is reviewed annually so please visit unum.co.uk to make sure you always use the most up-to-date version.

Please consult your adviser for support in completing the sections in red to make sure the information corresponds to the specific details of your policy.

As part of your benefits package, (insert company name) provides you with Life insurance from Unum.

What is Life insurance?

Life Insurance provides peace of mind for you and your family with a tax-free lump sum in the event of your death.

The insurer

The cover is provided by Unum Limited.

Medical underwriting

Unum may need to gather information about your health and lifestyle before full cover can be put in place. This is called medical underwriting and we will let you know if this applies to you.

How much is the benefit?

Include this text if the benefit is on a multiple of salary basis:

You are automatically covered for (insert multiple) times your basic annual salary.

Include this text if the benefit is on a lump sum basis:

You are automatically covered for £XX,XXX.

When does the cover start?

The cover will start from your employment start date with (insert company name).

When does the cover stop?

Your cover will stop:

- When you reach (insert the policy cover cease age) or
- If you no longer meet the eligibility conditions for cover; or
- If you no longer work for (insert company name) or
- If (insert company name) stops the policy

What is not covered?

There are no general exclusions under the policy.

How to make a claim

Claims should be made through (insert company name). Benefit is paid to the trustees and they will decide who will receive the lump sum. You can say who you would like the benefit to go to by completing a [Beneficiary Nomination Form](#).

Complaints

If you are not completely happy with our service you should speak to (insert relevant individual's name/department/email at the business) who will contact Unum.

Alternatively, you can contact the Complaints Team directly.

Complaints:

Phone: 0345 600 6763

Email: complaints@unum.co.uk

Address: Complaints Team Manager

Unum, Milton Court, Dorking

Surrey RH4 3LZ

Unum will do their 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

Web: www.financial-ombudsman.org.uk

FSCS

If Unum cannot meet its 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.

Tax

Under current HMRC practice:

- Lump sum benefits paid to the trustees are separate from your estate and are usually free of Inheritance Tax

- Your personal representative will be responsible for assessing if a lifetime allowance charge applies. The beneficiaries will be responsible for any lifetime allowance charge

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

How do I find out more information?

If you have any questions about Life insurance, please contact (insert department or individual) by calling (insert telephone number) or emailing (insert email).

For further information on how Unum processes your data, please visit

<http://www.unum.co.uk/legal-privacy-notice>

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Voluntary and Flex policies

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For Voluntary policies:

As part of your benefits package, (insert company name) provides you with the option to buy Life insurance.

For Flex policies:

As part of your benefits package, (insert company name) provides you with Life insurance and the option to increase the level of cover provided.

What is Life insurance?

Life Insurance provides peace of mind for you and your family with a tax-free lump sum in the event of your death.

The insurer

The cover is provided by Unum Limited.

Medical underwriting

Unum may need to gather information about your health and lifestyle before full cover can be put in place. This is called medical underwriting and we will let you know if this applies to you.

How much is the benefit?

Your maximum level of cover is the lower amount of (insert multiple) times your salary or (insert maximum cover). The cost for each (insert increment amount) of cover depends on your age as at (insert policy start date), and will increase as you get older. Cover is available up to the day you reach age (insert cover cease age).

When does the cover stop?

Your cover will stop:

- When you reach (insert the policy cover cease age) or
- If you no longer meet the eligibility conditions for cover; or
- If you no longer work for (insert company name) or
- If you choose to de-select this cover under (insert company name)'s flexible benefit arrangement;
- If (insert company name) stops the policy

What is not covered?

There are no general exclusions under the policy.

How to make a claim

Claims should be made through (insert company name). Benefit is paid to the trustees and they will decide who will receive the lump sum. You can say who you would like the benefit to go to by completing a [Beneficiary Nomination Form](#).

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