



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, available through Help@Hand, Unum's health and wellbeing app.



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 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.

unum.co.uk

Help@hand is provided to Unum Group customers by Square Health. It offers access to services designed to manage the health and wellbeing of employees and their families. Help@hand is entirely separate from any Unum insurance policy. Help@hand is not part of the insurance contract, is provided by Unum for no additional cost to its customers, and Unum can withdraw or change the service in the future. Help@hand is available to UK residents only.

Square Health Limited, registered in England and Wales Number 07054181. Crown House, William Street, Windsor SL4 1AT.

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.