



Unum Partnership Terms

Unum's partnership terms are offered for Group Income Protection, Group Life and Group Critical Illness policies with between 3 - 100 members.

Partnership terms across all 3 products provide:

- 3 year rate guarantees at no additional cost and automatically included within the quote
- 5% discount for payment by Direct Debit Mandate (DDM). Quotes will assume DDM payment and the discount will be automatically included
- No minimum premium
- On-boarding service available on request
- Increased non-medical limits (see below)

Group Income Protection	
3 – 9 members	£65,000
10 – 23 members	£70,000
24 – 100 members	£3,000 per member up to maximum limit of £120,000

Group Life	
3 – 9 members	£550,000
10 – 27 members	£600,000
28 – 100 members	£22,000 per member up to a maximum of £1,254,000

Group Critical Illness Cover	
3 – 100 members	£500,000



Partnership terms for Group Income Protection includes:

- Access to Unum LifeWorks (Unum's Employee Assistance Programme) with up to 4 face-to-face counselling sessions for insured and uninsured employees (up to a maximum of 100 uninsured members per policy) at no additional cost.
- A £3,000 initial lump sum benefit that is automatically included in the rate for members where the benefit is payable to the cover cease age. Please note however:
 - A pre-existing conditions exclusion applies to this benefit
 - The diagnosis must meet the definition in the User Guide
 - This benefit is paid only once per member
 - This benefit is not available on policies with a limited benefit period



Partnership terms for Group Critical Illness Cover includes:

- Access to Unum LifeWorks (Unum's Employee Assistance Programme) with up to 4 face-to-face counselling sessions for all claimants.
- The option of Simplicity Critical Illness for policies with 50 to 100 members. Simplicity Critical Illness provides up to £60,000 maximum cover per member.

Important information:

- The maximum benefit for Group Life policies is 8 x salary
- Our normal underwriting philosophy will apply and we reserve the right not to quote for certain cases
- Partnership terms are not available on Flex and Voluntary arrangements and can be withdrawn by Unum at any time. In this situation Partnership terms will not be offered on new quotes and will remain in place until the next rate review for existing customers

