

# Life Insurance

## EMPLOYEE GUIDE

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

### The cover

Life Insurance pays a lump sum benefit if you die while you are covered under the policy.

### How much is the benefit?

You are automatically covered for a multiple of your basic annual salary. For full details of the benefit amount, please contact your employer.

### When does the cover start?

Your employer will be able to provide you with the details.

#### Please note:

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

### When does the cover stop?

#### Your cover will stop:

- When you reach the cover cease age for the policy; 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 your employer 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 your employer. 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 which is available from your employer.

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## The insurer

The cover is provided under a registered Group Life Insurance policy by Unum Limited.

## 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 Customer Resolution Team directly.

### Complaints:

**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

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)

## 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.

## 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.

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