

Group life assurance – at a glance

A valuable employee benefit which can pay a tax-free lump sum for the loved ones of an insured employee who dies.

To request a quote, please contact our specialist team using the details provided below. Please note that the wellbeing benefits we offer may vary at the time of purchase and are subject to change or replacement at any time.

Quote availability	Up to 10 days or instantly if using the ONIX digital service.
Quote guarantee	Usually three months
Policy size	The minimum requirement for cover is 10 employees or 3 employees where using the ONIX digital service
Scheme options	Employers can choose between our Group Life Mastertrust for registered scheme cover, our Relevant Life Mastertrust for Excepted Group Life Policy, or set up and manage their own scheme
Types and amount of cover available	Multiple of earnings, or a fixed lump sum
Cover levels available	Choose different cover levels for clearly defined groups of employees
Free limit (cover without medical information)	Up to £1.8m, dependent on policy size and cover choices
Who can join?	All employees, or a group of employees that are clearly defined. Cover for equity partners and LLP members is also available
Age range	Choice of minimum and maximum ages between 16 and 75 Cover can also stop at an employee's state pension age
Joining dates	Daily, monthly, or annual options
Premium rate guarantee	Unit rate of premium per £100 of cover. Guaranteed for at least 2 years
Minimum premium?	None
Premium payment options	Premiums are paid in advance, usually monthly by direct debit, or yearly by a direct credit payment
Commission?	For quotes requested through intermediaries, we may offer varying levels of commission, which will impact the premium we charge
Cover during temporary absence	It can continue up to the maximum age for cover if absence is due to an illness or injury. It can also continue for three years if absence is for any other reason, such as sabbatical. We can consider different periods of temporary absence cover Cover levels are preserved if earnings reduce during the absence, with options to help protect cover against the effect of inflation



Legal & General Group Life Assurance

Redundancy cover	We can provide continued cover for up to 24 months for an employee who has been made redundant
Overseas cover	Cover continues during overseas business trips Cover for offshore workers and overseas workers, residents and secondments individually considered
Cover for subsidiary businesses	Eligible employees of subsidiary or associated businesses can be included
Employees absent when cover starts	We'll ask for details of employees absent or working in a reduced capacity for three months or more. We'll also ask about any employees who are terminally ill We'll individually consider cover for these employees based on the information given
Previous claims experience	We'll consider any number of claims if we're given full details and the policy size for the last five years
Simple administration	<ul style="list-style-type: none">• Annual update of membership data• Annual scheme review• Easy year-end adjustment for changes in membership and benefits• Other accounting options available• Swift on-line digital service for annual renewals and rate reviews.
Added Benefits	<p>All added benefits are accessible through a single platform, 'Spark' which consolidates health and wellbeing support into one app and portal for ease of access and user convenience.</p> <p>Employee Assistance Programme (EAP)</p> <p>The EAP, delivered by Spectrum.Life, provides a comprehensive range of support services to employees and their immediate families. The service is available 24/7, 365 days a year, and can be accessed via Freephone (0800 316 9337), or by booking an appointment online through the Spectrum.Life app or portal.</p> <p>Other included services:</p> <p>Virtual GP Access: 24/7 access to GPs and Advanced Nurse Practitioners via phone or video. Services include consultations, prescriptions, referrals, and fit notes.</p> <p>Online Physiotherapy: Direct access to qualified physiotherapists without GP referral, available via video or telephone.</p> <p>Includes digital risk assessments, lifestyle guidance, and direct access to specialist cancer nurse specialists for all eligible members and their immediate families, with cancer carers able to access nurse support directly throughout diagnosis, treatment, and recovery.</p> <p>Child Mental Health: Includes two targeted sessions for employees and their children, covering behavioural strategies, psychological insight, and system navigation.</p> <p>Long Term Condition and Wellbeing Support: The Connect Plus app supports self-management of long-term conditions such as cancer, MS, type 2 diabetes, stroke, long COVID, rheumatoid arthritis, heart conditions, and menopause. Features include educational content and symptom tracking.</p> <p>Second Medical Opinion: this service offers access to a network of medical specialists for independent review of diagnoses and treatment plans with nurse support pre and post consultation.</p> <p>Adult and Elder Care: A dedicated service to assist with understanding, locating, and funding later-life care. Available via Freephone (08000 608823), Monday to Friday, 9am–5pm. Includes a consultation with a care expert, a personalised summary, and access to a digital care platform for ongoing support.</p> <p>All services are clinically governed and designed to ensure confidentiality, accessibility, and continuity of care.</p> <p>Wellbeing services are non-contractual benefits provided through L&G and can be withdrawn at any time.</p>



Useful information

Visit our [website](#) for more information about our Group Life proposition and the support available.

Read our [Technical Guides](#) for further details of the cover we can provide, policy options and how we assess claims.

Lump sum Group Life can be covered as a standard, flexible or voluntary benefit.

Call us about quotes for:

- Any employees whose benefits are split between a registered scheme and an Excepted group Life Policy
- Dependants' Pension benefits
- Business protection for partners
- Flexible or voluntary benefit cover

Contact us



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We may record and monitor calls. Call charges will vary.



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Group Protection

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Legal & General Assurance Society Limited.

Registered in England and Wales number 166055.

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Q0052898 05/26

