

# Group income protection

## Supplying details for accounts and rate reviews

To help keep policy administration simple, we ask for details of the people you're insuring once a year at the time of the yearly account. This leaflet explains the details we need. We'll send a reminder in advance of each account to give you plenty of time to prepare.

If you have a financial intermediary they can use ONIX, L&G's digital service. Most renewal and rate reviews can be completed via ONIX with no limit on the number of lives covered. Even policies not originally set up on ONIX can still gain the benefits and use ONIX to complete policy renewal and rate reviews. Some policies can't use ONIX such as those with flex benefits, those using an accounting method other than sweep up or linked to other policies for cost.

ONIX allows for a fast and simple renewal and rate review process. Policies which use ONIX for their rate review will receive a unit rate which reflects these efficiencies, which may be amended if ONIX is not used.

Visit: <https://group-protection.legalandgeneral.com/adviser/onix/>



We set up the yearly account on the same day each year based on details you supply about the people you've insured. We call this accounting day the 'annual renewal date' and confirm it in your policy schedule. Please make sure the data you send us is accurate on this day.

We'll update the policy account on or soon after the annual renewal date using the details you send us, and confirm any premium adjustment. If your unit rate or premium rate guarantee is due to end at this time, we encourage you to send us this information as soon as you can. We use it to work out and confirm your new rate and terms too.

We'd encourage you to consider how you'll help keep information secure when you send it to us, for example using encryption. Once received, we'll keep it safe in line with our security procedures and controls.

Please contact us if you think you'll be unable to send us these details within 30 days of the annual renewal date.

### 1 Membership details needed for accounts and rate reviews

The details you supply must be accurate on the day the yearly account is due (the policy's annual renewal date). To help you gather these details, we've listed below the information we need. Your policy document will confirm the options we've agreed to insure and the accounting method we use to work out your premium.

#### Information we'll always need

An Excel spreadsheet showing the following details for each insured person. You can use our template, or create your own spreadsheet.

- Membership category
- Date of birth
- Work postcodes
- First name
- Gender
- Scheme earnings
- Last name
- Job title

Please note that you don't need to include in your data those employees who are currently receiving claims payment. Please indicate on your data all long term absentees where a claim is not yet in payment.

At each rate review we will also require details of any information or material facts—such as known serious or terminal illnesses (such as cancer), overseas business travel, use of non-schedule airlines, private/charter helicopter use, offshore work or hazardous activities—that are relevant to the cover we're providing, in accordance with the Insurance Act 2015.



Membership category information helps us identify who is covered for each benefit level.

If we've agreed to cover different groups of people for different benefit levels, we split them up into different membership categories. You can identify each person's membership category to us by consistently referencing one of its unique features. For example the benefit level or a word or two describing the group of people it includes. If you identify membership categories using a code, please also include a key to explain what your code means.

## We'll need these extra details for the end of year account adjustment

We'll need the following details to help us work out an end of year adjustment for leavers, joiners and benefit changes. The details we need depend on the accounting method we've applied to your policy.

| Sweep up accounting   | Exact cost accounting   | Partners accounting   | No change or monthly change accounting   |
|---|---|---|--|
| This simplified end of year adjustment assumes all changes happened mid-year.   | Also called single premium costing. We adjust the premium at the end of the year for leavers, joiners and benefit changes from when they happen.  | Used for some policies only insuring equity partners and LLP members, we adjust the premium for joiners from when they happen using the unit rate.  | Our unit rate includes an allowance for changes without an accounting adjustment.  |
| <p>We'll need the following totals, accurate on the day before the annual renewal date:</p> <ul style="list-style-type: none"> <li>number of insured people</li> <li>total scheme earnings</li> </ul> <p>We'll use the data totals from your membership spreadsheet if this isn't supplied.</p> | <p>The Excel spreadsheet will need to show cover changes during the last year. We'll need the:</p> <ul style="list-style-type: none"> <li>joining date for anyone whose cover started</li> <li>leaving date for anyone whose cover ended</li> <li>date and amount by which anyone's scheme earnings changed.</li> </ul> | <p>The Excel spreadsheet will need to show membership changes during the last year. We'll need the:</p> <ul style="list-style-type: none"> <li>joining date for anyone whose cover started</li> <li>leaving date for anyone whose cover ended.</li> </ul> | <p>No extra details needed.</p> <p>For monthly change accounting, we'll need the Excel spreadsheet each month for an up to date monthly account and invoice.</p> |

## We'll need these extra details if your policy covers one of these options

If you've asked us to cover any of these options, please add the extra details to your Excel spreadsheet for each insured person.

| Employer pension contribution  | Employee pension contribution  |
|--|--|
| The calculated contribution amount or equivalent percentage  | The calculated contribution amount or equivalent percentage  |
| Pension contributions as a percentage of scheme earnings<br>(If the pension contribution is a set amount, please share the amount for each individual employee). | Pension contributions as a percentage of scheme earnings<br>(If the pension contribution is a set amount, please share the amount for each individual employee). |



We use either a unit rate or premium rates to work out the cost of cover each year. We usually guarantee these rates and our policy terms for two years, with the guarantee ending at the time of a yearly account. The rate guarantee period is shown in the policy, and we'll remind you in advance when the rates are due for review.

We can review a unit rate sooner if there's a significant change to the group of people we've agreed to insure. Usually, a 25% or more change to the total scheme earnings or number of people covered compared to information used to set the unit rate will prompt a review. This helps us continue to make sure we're charging a fair premium for the cover.

## 2 Keeping your policy up to date

You need to tell us about the following changes in advance to help keep your policy up to date and make sure you have the cover you need. Double checking when you're preparing the membership data for the yearly account can help avoid oversight.

### Tell us about changes to your business

Please tell us if:

- There's a change to the business identity
- There's a change to the type of business entity
- For members who are absent for any reason other than illness or injury, we will need to be informed, in writing, of the period of absence, within one month of first absence. They will only be covered for a maximum of 12 months. Members must have the right to return to the same job when their absence ends.
- You wish to add or remove those working for an associated businesses from the policy cover
- You wish to cover someone based outside the UK
- Your business travel changes to include traveling to a location the FCDO has advised against travel to

### Tell us when a person needs to be medically underwritten

You need to tell us about anyone who needs to give us medical evidence before we can consider their full cover. Times we need medical evidence include:

- When a person's cover goes over the free limit for the first time. We confirm the free limit in the policy, and it's the maximum amount of cover we can provide for an eligible person without medical underwriting.
- Anyone who needs cover before or after they are first eligible, and our policy terms say medical evidence is needed.
- When our terms within a quote you accepted say we need medical evidence before we can consider cover.

The above is just a summary.

### 3 Data protection and accuracy

#### Data protection

You will need to send us personal information about your employees who are, or become, eligible for cover. This may include medical and health information. You need to satisfy yourself that there is a [legal basis](#) that allows you to send us these details.

The information you supply helps us work out accounts, set premiums, identify who we're covering, apply policy terms and assess claims. Where permitted, we may supplement these details with information from other sources. For example, if you're also our pensions customer, we may use data provided to and held securely by our Workplace Pensions business. You shouldn't rely on us to identify errors in any information you supply, and claims may be limited or declined if data supplied by you is incomplete or incorrect.



Our full Privacy Policy is available at [legalandgeneral.com/privacy-policy/](https://legalandgeneral.com/privacy-policy/). Please share this with your employees so they understand what we do with the information we collect.

#### Data accuracy

Please make sure the details you send are complete and accurate. We use them to work out accounts and premiums, identify who we're covering, apply policy terms and assess claims. Please tell us straight away if you become aware of mistakes or oversights in any information supplied for this policy. If it isn't corrected, it may affect premiums, terms, cover and claims.

#### Fraud prevention

The personal information L&G collects from you and your employer may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We may also share information about you with other organisations and public bodies, including the police and we may check and/or file your details with fraud prevention agencies and databases.

If fraud is detected, you could be refused certain services, finance or employment.

Further details of how your information will be used by us and these fraud prevention agencies can be found by accessing this link, [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn)

L&G and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees
- checking sources of income and tax details.

L&G and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact our Group Financial Crime department if you wish to receive the relevant details of the fraud prevention agencies:

Address: Group Financial Crime, L&G, Four Central Square, Cardiff, CF10 1FS

L&G may also check the details of other parties related to your contract, including verification of identity. This includes beneficiaries, trustees, settlors, third party premium payers, executors or administrators of your estate, parties with power of attorney and any other beneficial owner

## Contact us



**0345 026 0094** Monday to Friday 9am to 5pm.  
We may record and monitor calls. Call charges will vary.



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