

# ONIX

Online Insurance Experience



## Your guide to getting cover online

This guide is not an advertisement, it's intended for professional use only and should not be relied upon by consumers to make financial choices.



# The aim of this guide

To provide you with an overview of our Online Insurance Experience (ONIX) and how it works.



Demonstrate the quote, buy and renewal journeys and their key features and benefits.

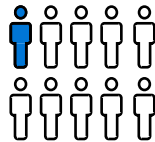


Outline additional information to help you get the most out of ONIX.

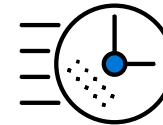
## ONIX overview



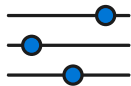
ONIX is our intuitive self-service platform.



You can flexibly create a quote for 3 or more employees.



Intelligent underwriting. ONIX's filters your requests, using automation to deliver the majority of quotes straight away, and passing your complex requests to our scheme underwriters to fine tune.



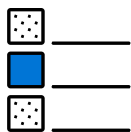
The platform can allow you to get quotes and set up policies online for our Group Life Assurance and Group Income Protection products. Please note – you can't quote for members of a LLP or Equity Partners.



The platform links with Companies House, allowing you to quickly provide some of the key employer details we need.



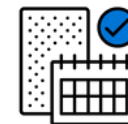
We'll also allow for greater flexibility when it comes to number of claims, special underwriting terms and overseas employees, making it easier for you to get an online quote.



EGLP quote journey now available including Mastertrust options.



You can submit employee data ahead of the annual renewal date and receive your accounts once the policy renews.



Yearly upload of employee data for renewal or rate reviews.

For further support material please visit our [ONIX Resource Centre](#).

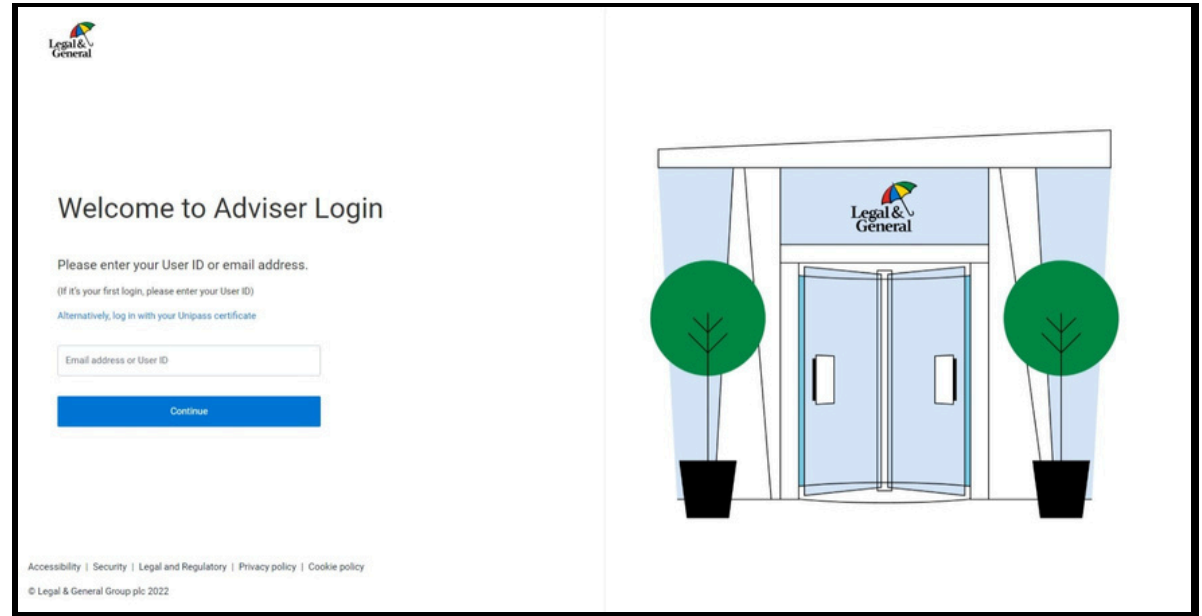
# Contents

<b>Login and registration</b>		Buy declaration	>
The login screen	>	Policy forms	>
Registering	>	Policy documents	>
<b>Quote journey</b>		Policy portfolio	>
ONIX homepage	>	<b>Renewal journey</b>	
Employer details	>	Renewals - portfolio	>
Quote set-up	>	Key policy details	>
Add a category	>	Renewals – year end information	>
Confirm benefit basis – Life Assurance Benefit	>	Renewals – employee data	>
Confirm benefit basis – Group Income Protection	>	Renewals – travel and absentees	>
Category confirmation	>	Renewals – column matching	>
Providing employee details	>	Renewals – employee data validation	>
Data validation	>	Renewals - declaration	>
Additional details	>	Renewals – submitted view	>
Quote portfolio	>	Renewals – ready view	>
Key quote details	>	Renewals – new rate details	>
<b>Buy journey</b>		Renewal – confirm details	>
Starting the application	>	Renewal - declaration	>
Contact details	>	Renewal – portfolio view	>
Additional details	>	Renewal – account complete	>

# The login screen

If you've previously used our online quote portals, you can continue with the same login details. Otherwise, you'll need to register - see page 5 for further detail on this step.

If you need help with the registration process, please call 0370 050 0274 Monday to Friday 9am until 5pm or email us at [advisercentre@landg.com](mailto:advisercentre@landg.com)



# Registering

Registration is simple – you just need to fill in your details using our online form. If you have a UNIPASS login, you can link it to your Legal & General agency number so there's no need to remember your username and password every time you log in.

Visit our registration support page for further guidance here.

Within ONIX you'll now be able to view all quotes created under your agency number. You'll also be able to view quotes created by your colleagues using the same agency number.



## Welcome to Adviser Registration

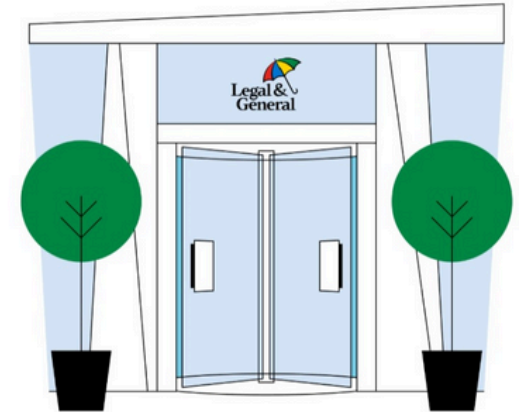
Signing up is fast and easy and takes approximately 5 minutes.

If you have a Unipass certificate, [Register with Unipass](#)

Don't have a Unipass certificate? [Get one here](#)

Already have an account? [Log in](#)

Continue



## Your company details

For security, we need to confirm your company details

If you don't know your L&G issued Agency Number or would like to apply for one, please visit [Agency Services](#).

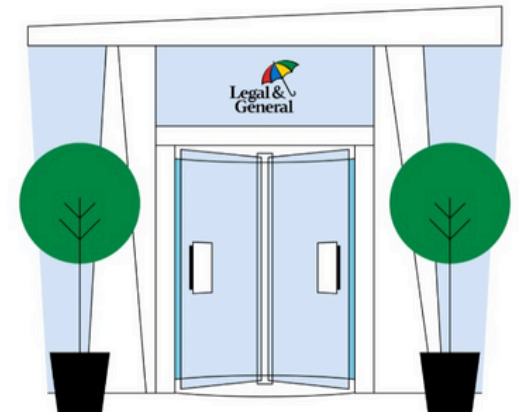
L&G agency number

FCA firm number (FRN)

Company Postcode

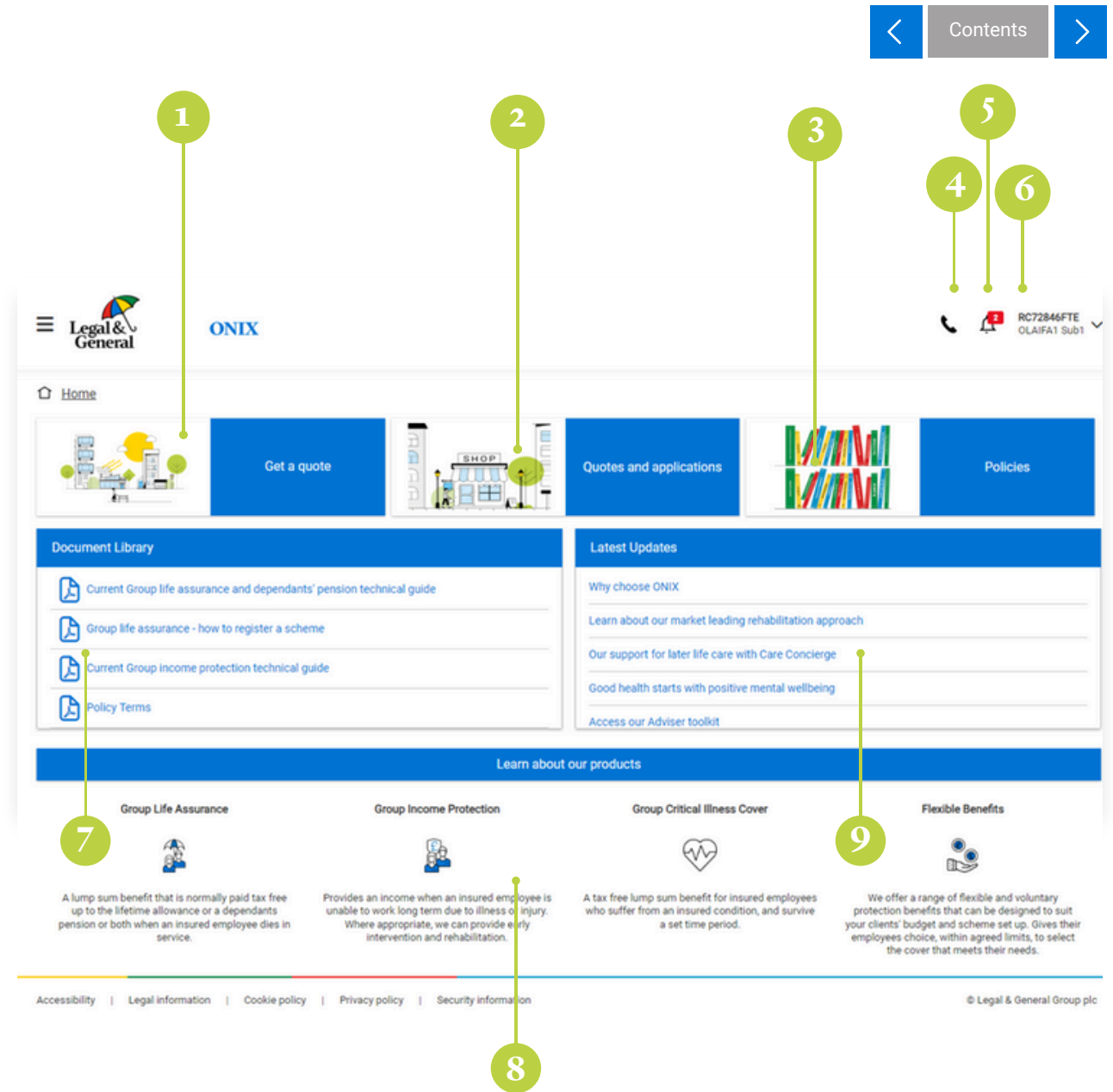
This is usually your head office postcode

Continue



# ONIX homepage

1. Start a quote for Group Life Assurance or Group Income Protection.
2. Check or continue a quote or application you've started or requested.
3. Check a policy or confirm details for the yearly account.
4. Contact us Details of our email and phone number if you wanted to get in touch.
5. Notifications See when a quote is ready to view, or cover is in place.
6. User profile View and update your details here. The email in your profile will be used for notifications issued by ONIX.
7. Document Library To help with ONIX and our policies.
8. Learn about our products Key information on our core products.
9. Latest Updates Our latest news and insights.



The background is a complex, abstract marbled pattern. It features intricate, swirling lines and shapes in a variety of colors, including deep blues, vibrant reds, purples, and hints of white and yellow. The overall effect is reminiscent of traditional marbled paper or a microscopic view of certain minerals. The colors are layered and blended, creating a sense of depth and movement.

# Quote journey

# Employer details

For ease of use, company details can be automatically added to the platform using their registered number.

We can provide online quotes for employees of businesses registered with Companies House and partnerships. You will not be able to proceed with a quote for a company that is dissolved or in liquidation.

The details associated with your profile will automatically be shown as 'Adviser contact details for this quote'. Check and, if necessary, update.

**Legal & General**

Home > GLA Quote > Create > Employer Details

Get a quote in just 5 steps

Employer Details | Quote Set-up | Categories | Employee Data | Additional Details

**ⓘ** We can only quote online for 10 or more employees.

**ⓘ** Contact us on 08000 729 973 Monday to Friday 09:00 to 18:00 if you have self employed Limited Liability Partnership members or equity partners who you'd like us to cover.

**Adviser contact details for this quote**  
We may contact you about the quote, please check these details.

**ⓘ** To change your default contact details used for all new online requests, update your user profile in the top right corner

First name:  Last name:

Email:

Telephone:

**Employer Details** All fields are required unless specified

Business Type:  Company / LLP OR  Partnership [Check details at Companies House](#)

Companies House Number:

**Companies House Number**  
02091894

**Company name**  
LEGAL & GENERAL INVESTMENT MANAGEMENT LIMITED

**Registered Address**  
One Coleman Street  
London

**Postcode**  
EC2R 5AA

**Company type**  
Ltd



# Quote set-up

Core information regarding the quote is input on this page. Personalise your quotes with a unique reference, to help you identify each quotation produced on the platform. You will be able to choose different levels of commission. The level of commission will affect the unit rate.

Legal & General

Home > GLA Quote > Create > Employer Details

Get a quote in just 5 steps

Employer Details | Quote Set-up | Categories | Employee Data | Additional Details

### Quote Set-up

All fields are required unless specified

Provide a unique quote reference to help you identify it

When is the annual renewal date?

Month Day

Premium frequency

Yearly by BACS OR Monthly by Direct Debit

Commission level

Yearly flat amount: £ OR Percentage of premium: % OR No Commission

Current set-up

Tell us about the current set-up

Please Select

< Previous Next >

Accessibility | Legal information | Cookie policy | Privacy policy | Security information

Legal & General

© Legal & General Group plc

# Add a category

You can create extra categories to cover different groups of employees. Alternatively, all employees can be in a single category if they have the same benefit basis.

There is no minimum membership required for a category. If you choose your own eligibility instead of our listed options, we'll double check it before placing the policy on risk.

To identify a group of employees from the data, add the 'category reference' to help match how they've been referenced.

ONIX uses a short category reference to match employees in the data upload to each category. We suggest you keep the references short, for example: 'A', 'B' and 'C'; '4x', '2x' and '1x'; or 'directors', 'executives' and 'others'. This must match the category reference on your spreadsheet.

Legal & General

Home > GI A Quote > Create > Categories > Category Management > Category Definition

Get a quote in just 5 steps

Employer Details | Quote Set-up | Categories | Employee Data | Additional Details

### Categories

All fields are required unless specified

#### Set up the first category

Who is covered?

Please describe the group of employees included for this category's benefits. Start to type the eligibility definition and choose from the suggested options. If there isn't a match, enter the required eligibility description.

Start to type the eligibility definition

**Category reference**  
What reference is used to identify these employees in the data?

To change any of the features, select to update

- New Entrants**  
New entrants can join daily, without a continuous employment condition
- Eligibility Ages**  
New entrants can join if they're at least 16 years and cover will stop when they reach the State Pension Age
- Part Time Employees**  
Cover all full and part time employees (no minimum hours)

What benefits are they covered for?

Save category

< Previous | Next >

Legal & General

Accessibility | Legal information | Cookie policy | Privacy policy | Security information

© Legal & General Group plc

# Confirm the benefit basis for the Life Assurance category

1. Choose a benefit basis from the options provided. You can add in minimums, maximums and other adjustments using the options below.
2. If you choose your own benefit basis instead of our selectable options, we'll double check it before providing the quote.
3. By selecting one of the feature tiles, you then view the full suite of options and then fine tune the cover.
4. For example, here you can set a minimum benefit that applies to the category.

The screenshot shows the 'Set up the first category' form in the Legal & General online insurance experience. The form is titled 'Categories' and includes a progress bar with five steps: Employer Details, Quote Set-up, Categories, Employee Data, and Additional Details. The 'Categories' step is currently active. The form includes a dropdown menu for 'Who is covered?' and another for 'What benefits are they covered for?'. Below these is a question 'Is the benefit based on a multiple of scheme earnings, a flat amount, or something else?' with three radio button options: 'Multiple of scheme earnings', 'Flat amount', and 'Other basis'. To the right of these options is a 'Benefit basis' section with a text input field and two radio buttons: 'Standard Benefit Basis' and 'Non-standard Benefit Basis'. Below this is a section titled 'To change any of the features, select to update' which contains a grid of feature tiles. The tiles include: 'Excepted Benefits' (Registered scheme cover), 'Cover for early retirement' (No cover in place for early retirees), 'Cover following redundancy' (No continued cover following redundancy), 'Scheme earnings changes' (Changes to scheme earnings are applied daily), 'Cover during temporary absence' (Until the benefit termination age for illness and injury 3 years for any other reason. Allows for scheme earnings increases paid to employees), 'Minimums and maximums' (No minimums or maximums applied to benefit or scheme earnings), and 'Lump sum changes to the benefit' (No addition to or deduction from the benefit). A 'Save category' button is located at the bottom left of the form.

The screenshot shows the 'Minimums and maximums' modal form. It includes a question 'Is there a minimum benefit amount?' with a radio button for '£' and a text input field, and a radio button for 'No minimum benefit'. Below this is a question 'Is there a maximum benefit or scheme earnings amount?' with radio buttons for 'Maximum benefit', 'Maximum scheme earnings', and 'No maximums'. A 'Save' button is located at the bottom left of the modal.

# Confirm the benefit basis for the Group Income Protection category

1. Choose a benefit basis from the options provided. You can add Pension, employer National Insurance contribution cover and benefit escalation using the options below.
2. If you choose your own benefit basis instead of our selectable options, we'll double check it before providing the quote.
3. You can fine tune cover by changing the default options for some additional features.
4. By doing this, for example, you can set a limited term for benefit payment with a lump sum payment at the end.

The screenshot displays the 'Legal & General' online insurance experience. The breadcrumb trail is: Home > Quote Portfolio > GIP Quote > Amend > Categories > Category Definition. A progress bar shows five steps: Employer Details, Quote Set-up, Categories (current), Employee Data, and Additional Details. The 'Categories' section is titled 'Set up the first category' and includes two dropdown menus: 'Who is covered?' and 'What is covered?'. Below these is a section for 'Benefit Basis' with three radio button options: '% scheme earnings' (selected), 'Flat amount', and 'Other basis'. A text input field contains '75' and is labeled '% scheme earnings'. To the right, a 'Benefit Basis' summary box shows '75% scheme earnings' and two buttons: 'Standard benefit basis' and 'Non-standard benefit basis'. Below this is a section for 'Would you like to deduct an amount?' with three radio button options: 'No deduction' (selected), 'The Basic Allowance', and 'Fixed deduction'. A text input field is labeled 'Please start to type the definition of scheme earnings, and choose from the given options. If there isn't a match, enter the required scheme earnings description'. At the bottom, a 'To change any of the features, select to update' section contains several feature cards: 'Optional cover', 'Deferred period', 'Incapacity definition', 'Benefit term', 'Benefit escalation', and 'Scheme earnings changes'. A 'Benefit term' modal dialog is open, asking 'When would you like us to stop paying benefits?' with two radio button options: 'On reaching benefit termination age' (selected) and 'After [input] months of payments or reaching benefit termination age if sooner'. A 'Save' button is at the bottom of the modal. A 'Contents' button is in the top right corner.

# Category confirmation

This screen provides a summary of the categories which you have created.

As well as adding a completely new category, you can also review, edit and delete any already created.

Once you have all the categories you need (up to 20), you can proceed to the employee data upload.

Legal & General

agentdev1  
OLAI/FAT Sub1

Home > GLA Quote > Create > Categories > Category Management

Get a quote in just 5 steps

Employer Details | Quote Set-up | **Categories** | Employee Data | Additional Details

**Category List** All fields are required unless specified

Category reference	Who's covered?	What are they covered for?	
CAT1	All managers	4x scheme earnings	

[Add a new category](#)

[Previous](#) [Next](#)

Accessibility | Legal information | Cookie policy | Privacy policy | Security information

Legal & General  
© Legal & General Group plc

# Quote – employee data

1. You can upload the data without needing to make changes. You'll be able to check ONIX has interpreted the data correctly before a quote is created.
2. Make sure you've given a category reference for each employee that matches the one provided for the category screen.

Legal & General

Home > GI A Quote > Create > Employee Data > Upload Employee Data

Get a quote in just 5 steps

Employer Details | Quote Set-up | Categories | Employee Data | Additional Details

### Upload Employee Data

All fields are required unless specified

Please give us an up-to-date list of all the employees you want us to cover. We will use this to create a quote.

[View required fields as per the quote basis.](#)

Upload a new employee data spreadsheet.

Multiple tabs on spreadsheet: We will only upload data from the first tab.

Choose Files to Upload  
OR  
Drag and Drop Them Here

< Previous | Next >

Accessibility | Legal information | Cookie policy | Privacy policy | Security information

Legal & General  
© Legal & General Group plc

### Categories

#### Set up the first category

Who is covered?

Please describe the group of employees included for this category's benefits. Start with a group name.

All employees

Category reference

What reference is used to identify these employees in the data?

Category1

	A	B	C	D	E	F
1	Date of birth/Age	Gender	Scheme earnings	Work postcode	Job title	Category reference
2						
3						
4						
5						
6						
7						

# Quote – employee data validation

You can correct any highlighted errors on screen, or download an MS Excel file which lists the errors. You can then use this to correct the employee data and reupload it.

If there are more than 50 errors on the data, you will need to download the error file. Once the employee data is corrected, you can upload it again. This will be easier than correcting multiple errors on screen within ONIX.

Legal & General

agentdev1  
OLAIFA1 Sub1

Home > GLA Quote > Create > Employee Data > Errors and Warnings

Get a quote in just 5 steps

Employer Details Quote Set-up Categories Employee Data Additional Details

Download data set in this view

Error	Severity	Include	Row No	GENDER	CATEGORY TYPE	JOB TITLE	LAST NA...	FIRST NA...
Job title must contain only letters, numbers and the special characters	Error	<input checked="" type="checkbox"/>	9	Male	CAT1		LastName	FirstName

Change Employee Data

Previous Next

Legal & General

© Legal & General Group plc

Accessibility | Legal Information | Cookie policy | Privacy policy | Security Information

# Additional details

We'll ask you about:

- Current insurance
- Any employees who travel for work
- Any absentees  
(for Group Life Assurance quotes)

If we require more information, you can upload the details here.

This step allows you the opportunity to supply additional information for our scheme underwriters to review.

The screenshot shows the 'Additional details' step in the Legal & General online insurance quote process. The page header includes the Legal & General logo, a phone icon, a bell icon, and the user 'agentdev1' with 'OLAIFA1 Sub1' below it. A breadcrumb trail reads: Home > GI A Quote > Create > Employee Data > Errors and Warnings. A progress bar below the breadcrumb shows five steps: Employer Details, Quote Set-up, Categories, Employee Data, and Additional Details. The 'Additional details' section is titled 'Additional details' and includes a note: 'All fields are required unless specified'. It contains two questions with radio button options: 'Have there been any claims paid in the last five years, including any that are currently pending?' and 'Is the existing cover of any employee subject to medical underwriting special terms?'. Below the questions are expandable sections for 'Travel' and 'Absentees'. At the bottom, there are 'Previous' and 'Submit quote request' buttons. The footer contains links for Accessibility, Legal information, Cookie policy, Privacy policy, and Security information, along with the Legal & General logo and copyright notice: © Legal & General Group plc.



# Additional details

Once you've filled in the details and submitted the quote request, we will confirm safe receipt.

Where possible, we will deliver your quote straight away. Otherwise we'll email you as soon as the quote is ready.

The screenshot shows the 'Additional Details' step in a 5-step process for getting a quote. The steps are: Employer Details, Quote Set-up, Categories, Employee Data, and Additional Details (the current step). The form includes a navigation bar with 'Home', 'Quote Portfolio', 'GI A Quote', 'Amend', and 'Additional Details'. A progress bar shows the current step is highlighted. The form content includes:

- Additional details** (All fields are required unless specified)
- Existing Scheme** (collapsible section)
- Travel** (collapsible section)
  - Do any employees travel for work?
    - overseas 12 times or more per year
    - overseas for 30 days or more in a single year
    - to offshore locations (UK or overseas)
  - Yes (selected), No, Don't know
  - How many? (input field: 3)
  - Do any employees travel for work by helicopter or non-scheduled flights?
    - Yes, No, Don't know
  - Is all work travel within the 'Foreign travel advice' issued by the Foreign, Commonwealth & Development Office (FCDO)?
    - Yes (selected), No, Don't know
- Absentees** (collapsible section)
  - Please upload documents to help us provide an accurate quote, we need further information on the following:
    - overseas travel
  - Choose Files to Upload (button)
  - OR
  - Drag and Drop Them Here (instructions)

Navigation: < Previous (button), Submit quote request > (button)

# Quote – portfolio

Once you have been notified the quote is ready to view, you can access it from the 'Ready' tab in your 'Quotes and Applications' portfolio on the homepage.

Legal & General ONIX RC72846FTE OLAIFA1 Sub1

Home > Portfolio

Quotes and Applications Policies

In Progress 24 Submitted 86 Ready 384 Applications 168

Showing 24 of 24 Show Search Fields Global Search

Request ID	Employer	Quote Name	Product	Lives	Last Updated	Action
42754	Test1	quote	Life Assurance	-	4 Mar 2024	
42554	test12	document test	Life Assurance	13	29 Feb 2024	
42553	Test1	-	Life Assurance	-	29 Feb 2024	
42452	Test12	test index	Life Assurance	13	23 Feb 2024	
42302	Test1	test storage	Life Assurance	13	21 Feb 2024	
42152	Euan Gilbert Ltd	employee cover	Income Protection	-	15 Feb 2024	
42052	Gilbert Ltd	testing duplicates	Life Assurance	12	12 Feb 2024	

Accessibility | Legal information | Cookie policy | Privacy policy | Security information © Legal & General Group plc

# Key quote details

1. A summary of the quote is displayed on this screen.
2. At each annual renewal date we'll ask for up to date details of all the insured employees, and use them to adjust the policy account and ongoing premium. If your client wishes to set up cover with a different annual renewal date, you can quickly get a new quote using the amend quote button.
3. The quote is available to view or download.
4. Amend the quote for different commission levels and premium frequencies, or copy this quote to create a new one on a different basis.
5. Once you've checked through all the details, you can accept this quote if it's correct and meets your client's requirements.

The screenshot shows the 'Quote - Key details' page in the Legal & General system. The page is titled 'Quote - Key details' and includes a breadcrumb trail: Home > Quote Portfolio > Quote Summary. The quote reference is G0142 and the quote name is Q02. The company name is 'Test' and the product is 'Group Income Protection'. The unit rate is 2.4661, the first full year's cost is £1,233.05, and the free limit is £0.00. The commission is 'No Commission', the accounting basis is 'Sweep Up', and the premium frequency is 'Monthly by Direct Debit'. The quote is guaranteed until 4 Aug 2021, with an annual renewal date of 1 Jan and a quote issue date of 4 May 2021. There is 1 employee and total scheme earnings of £0.00. The 'Quote Documents' section includes 'Full quote details - G0142', 'Group Income Protection technical guide', and 'State Pension Age appendix'. The 'Next Steps' section includes three items: 'There are no assumptions to check', 'There are no extra details to confirm', and 'It's important you read our quote and technical guide before you proceed'. The 'Medical underwriting' section includes two items: 'There are members with benefits above the free limit' and 'If they have been medically underwritten in their current scheme, we will need a Switch Terms Declaration to be completed for them'. The 'Amend quote' button is highlighted with callout 4, and the 'Accept this quote' button is highlighted with callout 5. Callout 1 points to the quote name, callout 2 points to the annual renewal date, and callout 3 points to the quote documents.

19 | Online Insurance Experience – Guide

Contents

# Key quote details

1. A summary of the quote is displayed on this screen.

2. At each annual renewal date we'll ask for up to date details of all the insured employees, and use them to adjust the policy account and ongoing premium. If your client wishes to set up cover with a different annual renewal date, you can quickly get a new quote using the amend quote button.

3. The quote is available to view or download.

4. Amend the quote for different commission levels and premium frequencies, or copy this quote to create a new one on a different basis.

5. Once you've checked through all the details, you can accept this quote if it's correct and meets your client's requirements.

Legal & General

Home > Quote Portfolio > Quote Summary

Quote - Key details

Quote reference: G0142 | Quote name: Q02 | View categories | View quote request

Company name: Test | Product: Group Income Protection

Unit rate: 2.4661 | First full year's cost: £1,233.05 | Free limit: £0.00

Commission: No Commission | Accounting basis: Sweep Up | Premium frequency: Monthly by Direct Debit

Quote guaranteed until: 4 Aug 2021 | Employees: 1 | Total scheme earnings: £0.00

Annual renewal date: 1 Jan | Quote issue date: 4 May 2021

Quote Documents

- Full quote details - G0142
- Group Income Protection technical guide
- State Pension Age appendix

Next Steps

- ✓ There are no assumptions to check
- ✓ There are no extra details to confirm
- ✓ It's important you read our quote and technical guide before you proceed

Amend quote | Accept this quote

Medical underwriting

There are members with benefits above the free limit

If they have been medically underwritten in their current scheme, we will need a Switch Terms Declaration to be completed for them

Switch terms declaration

If they have not been medically underwritten in their current scheme, we will need a Tele-interview Contact Sheet to be completed for them

Tele-interview contact sheet

The background is a complex, abstract marbled pattern. It features intricate, swirling lines and shapes in a variety of colors, including deep blues, vibrant reds, purples, and hints of white and yellow. The overall effect is reminiscent of traditional marbled paper or a microscopic view of certain minerals. The colors are layered and blended, creating a sense of depth and movement.

**Buy journey**

# Starting the application

This is where we start capturing details needed to set up cover.

Check and, if needed, update the annual renewal date.

If your client has chosen to use one of our Mastertrusts for all the cover, we'll set up an electronic Mastertrust Application for them to complete. ONIX will ask you to confirm the email address of the person authorised to sign the Mastertrust Application on behalf of your client.

For all other Mastertrust applications, we'll provide a PDF for your client to print off and sign. We'll need to receive signed Mastertrust Applications before cover starts.

The quote set up and your responses to these questions will help confirm the next steps. We may need additional documents to be uploaded to set up the policy. If we do, we may not ask all the following questions online.

Contents

ONIX

RC72846FTE  
CLAIFA1 SUB1

Home > GLA Quote > Apply > Basic Details

**Accept Quote**

<b>Quote reference</b> L3599	<b>Quote name</b> Test Quote 1	<a href="#">View Quote</a>
---------------------------------	-----------------------------------	----------------------------

	<b>Company name</b> LEGAL & GENERAL INVESTMENT MANAGEMENT LIMITED	<b>Product</b> LAB	<b>Unit rate</b> 0.0973	<b>Requested start date</b> 01/04/2024
--	---	-----------------------	----------------------------	---

Apply in just 5 steps

Basic Details

Contact Details

Additional Details

Declaration

Documents

**Confirm Assumptions**

Are the assumptions shown in the quote correct? ?

**Policy Start Date**

Start cover from the quote annual renewal date, or choose a date on or before 12/07/2024

Will the annual renewal date of 03 Feb selected in the quotation be correct as at the start of the policy?

Please choose a new annual renewal date

Will the employee data for the quotation be correct as at the start of the policy? ?

[download employee data for this quote](#)

Will the cover pay benefits through a single scheme or trust? ?

Will the premiums be paid solely by the principal employer? ?

Is the Legal & General Mastertrust Scheme needed for cover? ?

If we receive this signed application after cover starts we will not backdate the employer's participation under our Mastertrust. A late application may create tax and legal implications. Please read our - brochure.

The Mastertrust application will need to be complete before the policy set up can be completed. Enter the email of the signatory at the company who will complete this application, and we will send them a link to complete this:

< Previous
Next >

[Accessibility](#) | 
 [Legal information](#) | 
 [Cookie policy](#) | 
 [Privacy policy](#) | 
 [Security information](#)

© Legal & General Group plc

# Contact details

We'll use your profile to create the default contact details for this policy. Check and, if necessary, update.

The screenshot displays the 'Contact Details' step of an online insurance application. At the top, the Legal & General logo is visible, along with a user profile 'agentdev1 CLAIM#1 SUB1'. The breadcrumb trail reads 'Home > GLA Quote > Apply > Contact Details'. Below this, there is a 'Quote reference' section with 'Quote reference L0434' and 'Quote name Cost Group', and a 'View Quote' link. A summary table shows: Company name (Cost Group), Product (LAB), Unit rate (0.0931), and Requested start date (30/06/2021). A progress bar indicates the current step is 'Contact Details' out of five steps: Basic Details, Contact Details, Additional Details, Declaration, and Documents. The main section is titled 'Adviser contact details for this policy' with a note: 'We will contact you about the policy, please check these details.' An information icon and text state: 'To change your default contact details used for all new online requests, update your user profile in the top right corner'. The form fields are: First name (Name), Last name (Name), Email (robert.coleman@landg.com), and Telephone (01236549877). Below this is the 'Principal employer contact details' section, which includes 'Contact details' (First name, Last name, Email, Telephone) and 'Head office address' (Find Address, City Park, The Droveaway, East Sussex, United Kingdom, Postcode BNS 7PY). A checkbox 'Use employer's head office address for correspondence?' is checked 'Yes'. Navigation buttons for 'Previous' and 'Next' are at the bottom.

Legal & General

agentdev1 CLAIM#1 SUB1

Home > GLA Quote > Apply > Contact Details

Accept Quote

Quote reference L0434

Quote name Cost Group

View Quote

Company name Cost Group	Product LAB	Unit rate 0.0931	Requested start date 30/06/2021
----------------------------	----------------	---------------------	------------------------------------

Apply in just 5 steps

Basic Details | Contact Details | Additional Details | Declaration | Documents

Adviser contact details for this policy

We will contact you about the policy, please check these details.

To change your default contact details used for all new online requests, update your user profile in the top right corner

First name: Name

Last name: Name

Email: robert.coleman@landg.com

Telephone: 01236549877

Principal employer contact details

Contact details

First name: [ ]

Last name: [ ]

Email: [ ]

Telephone: [ ]

Head office address

Find Address: city park the dr

Start typing an address or enter manually below

City Park: [ ]

The Droveaway: [ ]

East Sussex: [ ]

United Kingdom: [ ]

Postcode: BNS 7PY

Use employer's head office address for correspondence?

Yes

No

Previous Next

# Additional details

If the policy is to include the eligible employees of associated or subsidiary businesses, please provide the details of the other employers here.

If you have your client's consent, you'll also need to set up the Direct Debit if the premiums are paid monthly.

Legal & General ONIX RCT72846PP A S General Insurance Brokers Plc

Home > GLA Quote > Apply > Additional Details

### Accept Quote

Quote reference: L128629      Quote name: LAB example quote      [View Quote](#)

Company name	Product	Unit rate	Policy start date
LEGAL & GENERAL PROPERTY LIMITED	LAB	0.0949	15/09/2023

Apply in just 5 steps: Basic Details, Contact Details, **Additional Details**, Declaration, Documents

#### Participating employer details

Are there any other employers participating in the scheme?  Yes  No

#### Premium payment details

**Warning:** You have selected to pay the premium monthly by direct debit. You must have explicit authorisation from the account holder to input the bank details of the client.

#### Direct Debit Details

**Instruction to your bank or building society to pay by Direct Debit.**  
Please pay **Legal & General Assurance Society Limited** Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with **Legal & General Assurance Society Limited** and, if so, details will be passed electronically to my bank/building society.

Name of account holder:

Sort Code:

Account number:

SERVICE USER NUMBER:

#### The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit **Legal & General Assurance Society Limited** will notify you **FIVE** working days in advance of your account being debited or as otherwise agreed. If you request **Legal & General Assurance Society Limited** to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by **Legal & General Assurance Society Limited** or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when **Legal & General Assurance Society Limited** asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

**DIRECT Debit**

< Previous      Next >

Accessibility | Legal information | Cookie policy | Privacy policy | Security information      © Legal & General Group plc

# Buy – declaration

You'll be presented with some important information to read before confirming you'd like us to set up cover.

**Legal & General**

Home > GLA Quote > Apply > Declaration

### Accept Quote

Quote reference 12143	Quote name Cost Group	<a href="#">View Quote</a>
--------------------------	--------------------------	----------------------------

Company name	Product	Unit rate	Requested start date
Cost Group	LAB		27/05/2021

Apply in just 5 steps

Basic Details | Contact Details | Additional Details | **Declaration** | Documents

#### DATA PROTECTION

The employer will need to send us personal information about its employees who are, or will become, eligible for cover. This may include medical and health information. The employer will need to satisfy itself of a legal basis that allows it to send us these details.

The way we collect, use, store and share information is extremely important to us. Our Privacy Policy explains how we collect and process personal information.

Our full Privacy Policy is available at <https://www.legalandgeneral.com/privacy-policy/>.

#### FRAUD PREVENTION

The personal information Legal & General collects from you and the employer will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify identities.

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 and the employer with other organisations and public bodies, including the police and we may check and/or file your details with fraud prevention agencies and databases.

#### CONFIRM AND BUY

By clicking 'Confirm and buy' I confirm:

- I've read the above sections and will explain to the employer it needs to share Legal & General's Privacy Policy with the employees it insures.
- The information supplied to set up the quote is complete and correct.
- The policy cover described in the accepted quote is to start from the selected start date.

[Confirm & Buy](#)

[Previous](#) [Next](#)

Accessibility | Legal information | Cookie policy | Privacy policy | Security information

**Legal & General**  
© Legal & General Group plc



# Policy forms

The policy summary screen provides you with details of the new policy.

The screen displays employees in the quote data whose benefits exceed the Free Limit.

Our quote and technical guide gives full details of our medical underwriting requirements.

**Legal & General**

Home > GLA Quote > Apply > Documents

### Accept Quote

**Thank you for your request.**  
We'll set up cover in line with quote L2143 starting from 27/05/2021.  
The table below lists additional documents needed for any employees we need to medically underwrite to consider their full cover and where the scheme was previously insured, any employees medically underwritten by a previous insurer. Our quote and technical guide give further detail.

**Apply in just 5 steps**

- Basic Details
- Contact Details
- Additional Details
- Declaration
- Documents**

Quote reference: Cost Group  
Quote name: L2143

#### Policy Information

Company name	Product	Policy start date	Annual renewal date	Premium frequency
Cost group	LAB	27 May 2021	03 Mar 2022	Monthly by Direct Debit

Unit rate	First full year's cost	Free limit	Employees
	£435.37	£0.00	1

#### Important documents

- Full Quote Details - 12143
- Technical guide
- State Pension Age appendix
- Early notification bonus leaflet

#### Action required

We will need these documents to complete the policy setup.

Document type	Reason	Due Date	Upload	File Name	Date Upload
<a href="#">Group Life Mastertrust application</a>	Send before cover starts for access to the scheme	27 May 2021			

# Policy forms

You can identify and upload any documents that we need completed. We'll complete the set up when you confirm you've uploaded everything that's needed.

The medical underwriting forms confirm how the employee should return them to us, once completed. If your client is completing our Mastertrust application using our electronic signature service, you can view its status here.

ONIX explains which documents may be needed to complete the policy set up. This will include any Mastertrust applications not using the electronic signature service. A red asterisk identifies those already confirmed as needed based on the information you've already provided

**Legal & General ONIX**

Home > GLA Quote > Apply > Documents

### Accept Quote

**Thank you for your request.**  
Cover in line with quote L19588 starts from 23/02/2023.  
The table below lists additional documents needed for any employees we need to medically underwrite to consider their full cover and where the scheme was previously insured, any employees medically underwritten by a previous insurer. Our quote and technical guide give further detail.

**Apply in just 5 steps**

Basic Details | Contact Details | Additional Details | Declaration | **Documents**

Quote reference: L19588 | Quote name: 2374\_upper\_benefit\_limit

#### Essential policy information

Company name	Policy Number	Product	Policy start date	Unit rate	First full year's cost
		LAB	23 Feb 2023		

#### Action required

**\* Mastertrust application in progress**

We've sent a DocuSign link to an electronic Mastertrust application to [redacted]. This will be followed by a reminder if they haven't signed within 3 days.  
We'll tell you when they've signed the application.  
If the principal employer is unable to access the application:  
Resend the application to [the same email address](#) or [a different email address](#).

**\* Documents We Need**

You'll need to upload the following documents. They help us complete the policy set up, pay claims and maintain cover. Please make sure you remove any password protection before you upload them.

Document Type	Reason	Due Date	Upload	File Name	Date Upload
Switch terms declaration	If applicable, tell us of the previous insurer's terms for medically underwritten employees	09 Mar 2023			
Previous insurer's confirmation of medical underwriting terms	To show cover accepted by previous insurer	09 Mar 2023			

#### Essential Documents to provide to the employer.

Our quote and technical guide explain if any employees need to be medically underwritten for full cover.

Document Type	Reason
Tele-interview sheets	For employees to set up any medical underwriting over the phone.
Member Declaration form	For employees preferring form-based medical underwriting.

Click to confirm you've uploaded all the necessary documents and we will complete the policy setup. [Please complete policy setup](#)

#### Important documents

[Full Quote Details - L19588](#) | [Group Life Assurance technical guide](#) | [State Pension Age appendix](#)

[← Previous](#) | [Go to quote portfolio →](#)

Accessibility | Legal information | Cookie policy | Privacy policy | Security information | © Legal & General Group plc

# Policy documents

We'll notify you as soon as your policy documents, account and invoice are ready.

You can access these from the 'Applications' tab in your 'Quotes and Applications' portfolio on the homepage.

Legal & General ONIX

RC72844FTE OLAIFA1 Sub1

Home > Portfolio

Quotes and Applications Policies

In Progress 24 Submitted 86 Ready 384 Applications 168

Showing 50 of 168 Show Search Fields Global Search

Quote Number	Policy Number	Employer	Quote Name	Product	Status	Last Updated	Documents	Action
L3546	G00701905	New Lab Quote fro...	New Lab Quote fro...	Life Assurance	Completed	22 Feb 2024		
L3427	000701845	GDT 14293 to test ...	To test notification	Life Assurance	Policy being finalis...	29 Nov 2023		
L3391	-	TestCompanyac8...	LABQuote787279...	Life Assurance	In progress	21 Nov 2023		
L3392	-	TestCompanyb37...	LABQuote349784...	Life Assurance	Cover requested	20 Nov 2023		
G1601	-	TestCompanyfacd...	GIPQuote4859099...	Income Protection	In progress	25 Sep 2023		
L3318	-	TestCompany1aa...	LABQuote584594...	Life Assurance	In progress	25 Sep 2023		
L3317	000701817	TestCompanyOc1f...	LABQuote137290...	Life Assurance	Policy being finalis...	25 Sep 2023		

Load Next Load All

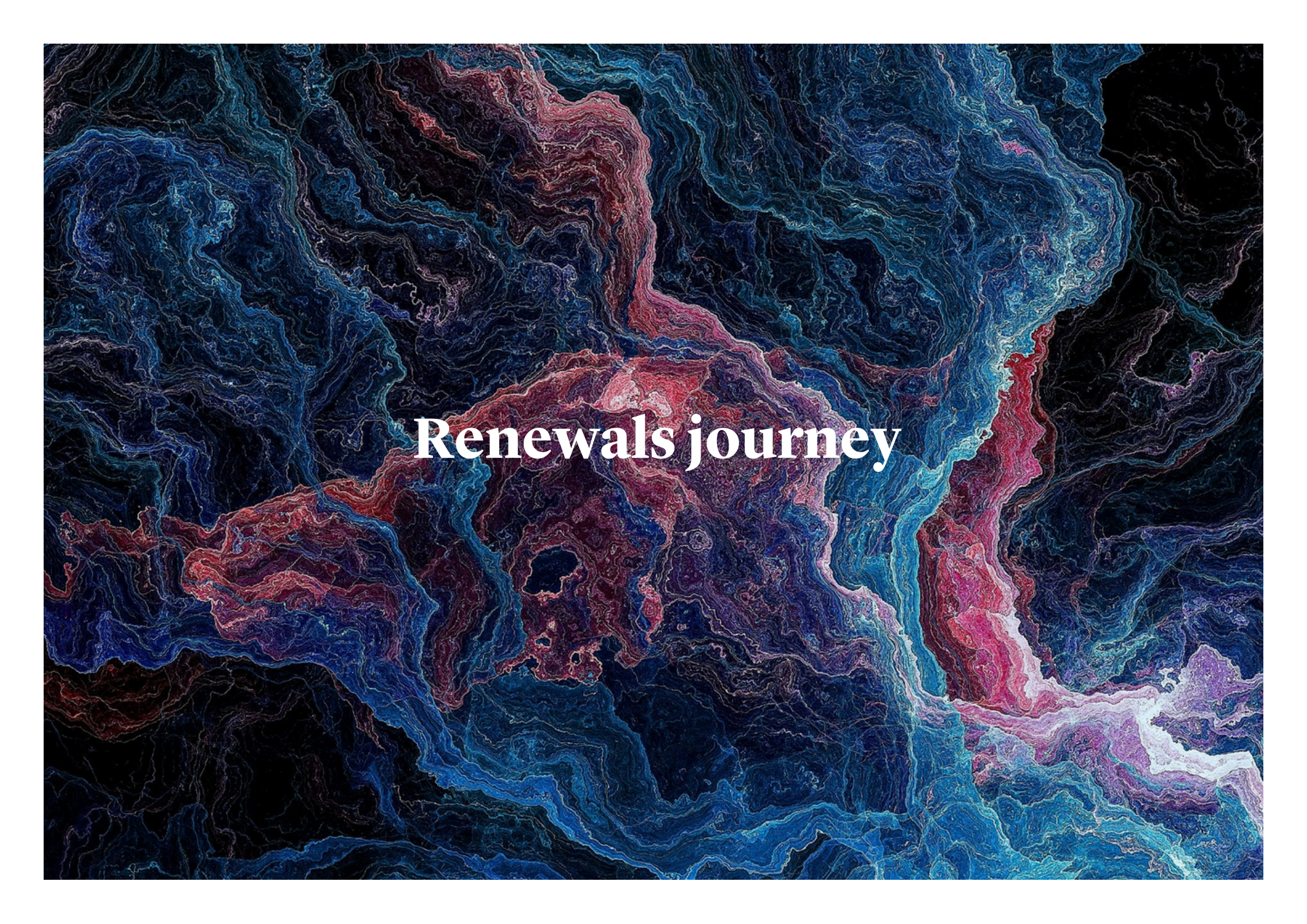
# Policy portfolio

Shows a list of all on-risk policies. Displays the policy number, employer name, scheme type and some important dates. Each policy on the portfolio can then show you some more detailed policy information.

The screenshot displays the 'Policies' section of the ONIX interface. At the top, there are navigation elements including the Legal & General logo, the ONIX brand name, and user information (RC72846FTE OLAIFA1 Sub1). Below the navigation, there are two tabs: 'Quotes and Applications' and 'Policies'. The 'Policies' tab is active, showing a summary of policy counts: 24 Policies, 19 Account Due, 1 In Progress, 5 Account Data Subm, 0 New Rate Ready, and 1 Account Complete. Below the summary, there is a search bar and a table of 24 policies. The table columns are: Policy number, Employer, Product, Policy status, Annual renewal date, Unit rate expires, and Action. Each row represents a policy with its respective details and an action icon.

Policy number	Employer	Product	Policy status	Annual renewal date	Unit rate expires	Action
G00701910	ROYAL & CO LTD1	Life Assurance - Registered	In Force	1 January	31 Dec 2025	🔍
G00701905	New Lab Quote from Onix...	Life Assurance - Registered	In Force	22 February	21 Feb 2027	🔍
G00701815	AC29 GDT14814	Income Protection	In Force	14 August	13 Aug 2025	🔍
G00701814	TestCompany682d1c30-9...	Income Protection	In Force	25 April	24 Apr 2025	🔍
G00701812	AC25 GIIP 14814	Income Protection	In Force	12 September	11 Sep 2025	🔍
G00701811	AC22 GIIP 14814	Income Protection	In Force	16 April	15 Apr 2026	🔍
G00701810	TestCompany139eb85e-2e...	Income Protection	In Force	25 April	24 Apr 2026	🔍
G00701809	TestCompanyd259f1bf-c7...	Income Protection	In Force	25 April	24 Apr 2026	🔍

At the bottom of the page, there is a footer with links for Accessibility, Legal information, Cookie policy, Privacy policy, and Security information, along with the copyright notice © Legal & General Group plc.



# Renewals journey

# Renewals – portfolio

Monitor which renewals are due, in progress or submitted to us for a new unit rate or account.

1. Select the 'Account Due' heading, to see the policies ready to renew on ONIX.
2. View the key details of a policy by clicking here.
3. You can check the unit rate expiry column to see when it is next up for review

The screenshot displays the 'Policies' section of the ONIX portal. At the top, there are navigation elements including the Legal & General logo, the ONIX logo, and user information (RC72846FTE OLAIFA1 Sub1). Below the navigation, there are tabs for 'Quotes and Applications' and 'Policies'. The 'Policies' tab is active, showing a summary of policy counts: Policies (24), Account Due (19), In Progress (1), Account Data Subm (5), New Rate Ready (0), and Account Complete (1). A table below shows 19 policies, with columns for Policy Number, Employer, Product, Insured Lives, Next renewal date, and Unit rate expires. A green circle '1' points to the 'Account Due' tab, a green circle '2' points to the 'Action' column, and a green circle '3' points to the 'Unit rate expires' column.

Policy Number	Employer	Product	Insured Lives	Next renewal date	Unit rate expires	Action
G00701713	GDT-10084_AC1	Income Protection	10	22 May 2024	21 May 2025	[Action]
G00701814	TestCompany682d1c30-9...	Income Protection	10	25 Apr 2024	24 Apr 2025	[Action]
G00701810	TestCompany139eb85e-2e...	Income Protection	3	25 Apr 2024	24 Apr 2026	[Action]
G00701809	TestCompanyd259f1bf-c7...	Income Protection	10	25 Apr 2024	24 Apr 2026	[Action]
G00701808	TestCompany888383f9-53...	Income Protection	3	25 Apr 2024	24 Apr 2026	[Action]
G00701805	TestCompanya0fd8934-e6...	Life Assurance - Registered	10	25 Apr 2024	24 Apr 2025	[Action]
G00701797	TestCompanyb5d73a14-6...	Life Assurance - Registered	10	25 Apr 2024	24 Apr 2026	[Action]

Footer: Accessibility | Legal information | Cookie policy | Privacy policy | Security information | © Legal & General Group plc

# Key policy details

ONIX gives a summary of key policy details, including information of the membership totals at the time of its last account.

1. Check the category numbers – The employee data you upload will need to identify who is included in each category using a category number. Check the employee data against the category numbers ONIX is looking for.
2. Start the renewal – Click the 'start renewal' button when you're ready to start.

The screenshot shows the ONIX Policy Summary page. At the top, there is a navigation bar with the Legal & General logo, the ONIX brand name, and a user profile for 'agentdev1 OLAIFA1 5.81'. Below the navigation bar, the breadcrumb trail reads 'Home > Portfolio > Policy Summary'. The main content area is titled 'Policy - Key details' and is divided into several sections:

- Company name:** GDT-7533\_Update
- Policy number:** G00703447
- Product:** Life Assurance Benefit
- Unit rate:** 0.0504
- Annual premium:** £352.80
- Free limit:** £550,000.00
- Event limit:** -
- Commission:** No Commission
- Accounting basis:** Sweep Up
- Premium frequency:** Yearly by BACS
- Next annual renewal date:** 7 Apr 2022
- Annual renewal date:** 7 Apr
- Unit rate expires:** 6 Apr 2023
- Employees:** 10
- Total benefit:** £700,000.00

Below these details is a table with the following columns: Category number, Who is covered, What is covered, and What age cover stops.

Category number	Who is covered	What is covered	What age cover stops
001	All employees	2X scheme earnings	State Pension Age

At the bottom right of the page, there is a 'Renew' button. A green circle with the number '1' is positioned below the table, and a green circle with the number '2' is positioned below the 'Renew' button.

1

2

# Renewals – year end information

Confirm year end data totals for a sweep up account. If the policy operates with a sweep up account, ONIX will ask you to confirm the employee data totals on the day before the renewal. Our sweep up account simply adjusts last year's premium for leavers, joiners and benefit changes by assuming they happened mid-year.

The screenshot shows the 'Year End Information' page in the ONIX system. At the top, there is a navigation breadcrumb: Home > GLA Quote > Renewal > Year End Information. A progress bar indicates three steps: 'Year End Information' (current), 'Employee Data', and 'Declaration'. Below this, a 'Policy Information' table displays the following data:

Policy Information			
Company name	Policy Number	Product	Renewal date being renewed
GDT-7533_Update	G00702447	LAB	07 Apr 2022
Unit rate	Free cover limit		
0.0504	£550,000.00		

The 'Year-end information' section contains the following text and form elements:

**Year-end information**  
We use the total number of insured employees and total benefit on the day before the annual renewal date to work out last year's average adjustment on the account. ⓘ

Are the total insured employees and total benefits on **06 Apr 2022** the same as those on **07 Apr 2022**?

Yes  No

Please provide the total insured employees and total benefits on **06 Apr 2022**.

Number of employees:

Total benefit:  
£

A 'Next >' button is located at the bottom right of the form area.



# Renewals – employee data

Choose to upload employee data using your own Excel spreadsheet, or our template.

This will also need to include the job title and work postcode of each employee

Please make sure the data you upload is a complete and accurate record of the insured employees on the annual renewal date.

We won't need details of anyone at that date:

- whose cover stopped before the annual renewal date
- whose cover starts after the annual renewal date
- who hasn't yet completed any qualifying period within the cover eligibility conditions
- for group income protection cover, if they're already a claim and we're paying a benefit.

The screenshot shows the 'Employee Data' step in a 3-step renewal process. The steps are: Year End Information, Employee Data (current step), and Declaration. The policy information is as follows:

Policy information			
Company name	Policy Number	Product	Renewal date being renewed
GDT7533_Update	G00703447	LAB	07 Apr 2022
Unit rate	Free cover limit		
0.0504	£550,000.00		

The 'Upload Employee Data' section includes the following text:

**Upload Employee Data** All fields are required unless specified

Please give us a list of all the employees you want us to cover on 07 Apr 2022. We will use this to create the account

[View expected fields as per the policy basis](#)

If you would like to download an MS Excel template, please click here

We will only use data from the first tab of the spreadsheet.

[Choose File to Upload](#)

# Renewals – travels and absentees

We'll ask you about:

- Any employees who travel for work
- Any absentees (for Group Life Assurance policies)

If we require more information, you can upload the details here. This step allows you the opportunity to supply additional information for our scheme underwriters to review.

The screenshot shows the 'Travel & Absentees' step in a 4-step renewal process. The breadcrumb trail is: Home > GLA Quote > Renewal > Travel & Absentees. The progress bar shows four steps: Employee Data, Year End Information, Travel & Absentees (current), and Declaration.

**Policy Information**

Company name AA PLC	Policy Number G00702012	Product LAB	Renewal date being renewed 02 Jun 2018
Unit rate 2.6095	Free cover limit £200,000.00		

**Travel**

**Absentees**

Are any employees absent or working reduced hours because of:

- a terminal illness or injury, or
- any other illness or injury that has prevented them working their full hours for **at least three months**

Yes  
 No

Please select each list containing reasons for absence of the employees.

**LIST A** ✓

Stress or Anxiety | Depression | Back Problems | Other Musculoskeletal Conditions

**LIST B** ✓

Cancer | Heart Condition or Stroke | Liver Condition | Kidney Condition | Multiple Sclerosis | All other causes of absence or unknown

Please give details of each List B absentee

I will enter these details on screen OR  I will upload a document

Gender	Date of birth	Category	Absence start date	Reason for absence	Actions
Add absentee					

[+ Add an absentee](#)

Navigation: < Previous | Next >

Footer: Accessibility | Legal information | Cookie policy | Privacy policy | Security information | © Legal & General Group plc

# Renewals – column matching

Ensure your data headings have correctly mapped to the expected headings within ONIX.

**Policy Information**

Company name GDT7533_Update	Policy Number G00703447	Product LAB	Renewal date being renewed 07 Apr 2022
Unit rate 0.0504	Free cover limit £550,000.00		

**Match the Employee Data**

Which row in your file contains your data headings?  [change](#)

Match the employee data headings against the information we need

LAG data heading ID	Your data headings	Needed ? #
Category reference	<input type="text" value="Category reference"/>	✔ Matched
Scheme earnings	<input type="text" value="SCHEME EARNINGS"/>	✔ Matched
Date of birth	<input type="text" value="DATE OF BIRTH"/>	✔ Matched
Gender	<input type="text" value="GENDER"/>	✔ Matched
Life Assurance Benefit <small>(only required if selected in a category)</small>	<input type="text" value="Please Select"/>	⊙ Optional
Benefit adjustment <small>(only required if selected in a category)</small>	<input type="text" value="Please Select"/>	⊙ Optional
First name	<input type="text" value="FIRST NAME"/>	⊙ Optional
Last name	<input type="text" value="LAST NAME"/>	⊙ Optional
Employee ID	<input type="text" value="Please Select"/>	⊙ Optional

Current file: Portal data.xlsx

# Renewals – employee data validation

1. ONIX will check through the data for errors. If there are any, you can correct them on screen or download a copy of the employee data with the errors highlighted for correction.

2. Once ONIX confirms the employee data is okay, you can proceed to the next step.

1

Renew the policy in just 3 steps

Year End information | **Employee Data** | Declaration

**Policy Information**

Company name: GDT7533\_Update | Policy Number: G00703447 | Product: LAB | Renewal date being renewed: 07 Apr 2022

Unit rate: 0.0504 | Free cover limit: £550,000.00

Error	Severity	Include	Row No	SCHEME EARNINGS	GENDER	DATE OF BIRTH	LAST NAME	Category reference	FIRST NAME
Employee not included - has not met minimum entry age	●	<input checked="" type="checkbox"/>	2	35000.00	Male	01/01/2023	LastName1	CG1	FirstName1
Employee ineligible as over State Pension Age	●	<input type="checkbox"/>	3	35000.00	Female	01/01/1947	LastName2	CG1	FirstName2

Download error summary

Change Employee Data

Previous | Next

2

Renew the policy in just 3 steps

Year End information | **Employee Data** | Declaration

**Policy Information**

Company name: GDT7533\_Update | Policy Number: G00703447 | Product: LAB | Renewal date being renewed: 07 Apr 2022

Unit rate: 0.0504 | Free cover limit: £550,000.00

Employee data validation completed. Please click next to proceed.

Download full employee data

Change Employee Data

Previous | Next

# Renewals – declaration

1. Check through the important notices – Before you complete the submission, we'll remind you how we use and look after the information you've provided for this policy.

2. Submit the renewal information – If you're happy with our notices and the information you've given, click Confirm and Proceed.

If the unit rate guarantee still applies, ONIX will inform you when the new account is ready.

If a large data change means the unit rate guarantee ends early, ONIX will collect extra details to help us confirm a new unit rate.

If the unit rate guarantee period has ended, ONIX will inform you when the new unit rate is ready.

**1**

Legal & General ONIX

Home > GLA Quote > Renewal > Employee Data

Renew the policy in just 3 steps

Year End Information Employee Data Declaration

Policy information			
Company name GDT7533_Update	Policy Number G00703447	Product LAB	Renewal date being renewed 07 Apr 2022
Unit rate 0.0504	Free cover limit £550,000.00		

**DATA PROTECTION**

The employer will need to send us personal information about its employees who are, or will become, eligible for cover. This may include medical and health information. The employer will need to satisfy itself of a legal basis that allows it to send us these details.

The way we collect, use, store and share information is extremely important to us. Our Privacy Policy explains how we collect and process personal information.

Our full Privacy Policy is available at: <https://www.legalandgeneral.com/privacy-policy/>.

Please share our Privacy Policy with the employer so it, and its employees, understand what we do with the information we collect.

**FRAUD PREVENTION**

The personal information Legal & General collects from you and the employer will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify identities.

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 and the employer 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)

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

**DECLARATION**

IT'S REALLY IMPORTANT THAT YOU READ THIS. IT EXPLAINS WHY WE NEED RENEWAL INFORMATION, HOW WE'LL USE IT AND THE NEED FOR ACCURACY.

BY CLICKING CONFIRM AND CONTINUE YOU CONFIRM CONSENT AND ACCEPT THIS DECLARATION.

We encourage regular reviews to help keep the policy up to date. Please tell us if:

- There's a change to the business identity or a main location.
- You wish to add or remove the employees of any associated businesses from the policy cover.
- An employee needs to supply details of their health and pastimes for new cover. For example, if their cover goes over the free limit for the first time, or they don't meet the terms for automatic cover as an early or late entrant.

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

Confirm & proceed

**2**

Confirmation

Thank you

Thank you for submitting the renewal information for policy G00703447. As soon as our renewal account and invoice are available to view, we'll send you an email to let you know. This is usually within one working day.

Ok

# Renewals – submitted view

The account data submitted tab shows policies waiting for an account or a new unit rate in the status column. Hovering over 'submitted for account' provides an overview of the account information.

The screenshot shows the 'Policies' tab in the ONIX portal. At the top, there are navigation buttons for 'Contents' and a user profile dropdown showing 'RC72846FTE OLAIFA1 Sub1'. Below the navigation, there are summary cards for different policy statuses: Policies (258), Account Due (248), In Progress (3), Account Data Subm (13), New Rate Ready (2), and Account Complete (0). The 'Account Data Subm' card is highlighted.

Below the summary cards, there is a table of policies. The table has columns for Policy Number, Employer, Product, Renewal date, Status, Date submitted, and Action. A tooltip is displayed over the 'Submitted for account' status of policy G00703738, providing the following account details:

Policy Number	Employer	Product	Renewal date	Status	Date submitted	Action
G00702012	AA PLC	Life Assurance	02 Jun 2018	Submitted for new rate	26 Mar 2024	
G00705373	Test 95-1	Income Protection	01 Dec 2023	Submitted for new rate	19 Dec 2023	
G00703577	GDT-8999(New)AC	Life Assurance	24 May 2023	Submitted for account	04 Dec 2023	
G00703738	GDT-9729_AC1_AC3	Life Assurance	01 Sep 2023	Submitted for account	04 Dec 2023	
G00703610	8422	Life Assurance	25 Jun 2023	Submitted for account	04 Dec 2023	
G00703678	testLAB	Income Protection	22 Aug 2023	Submitted for account	04 Dec 2023	
G00705121	GDT-14280_AC1	Life Assurance	01 Aug 2023	Submitted for account	04 Dec 2023	

Account will be produced on the following basis:

- Unit rate: £0.0559%
- Unit rate expiry: 23 May 2024
- Premium frequency: Yearly by BACS
- Commission: No commission
- Free limit: £550,000.00
- Event limit: -

At the bottom of the page, there are links for Accessibility, Legal information, Cookie policy, Privacy policy, and Security information, along with the copyright notice © Legal & General Group plc.

# Renewals – ready view

Once you have been notified the new unit rate is ready, you can access the details from your policy portfolio, under the new rate ready tab. You will have at least two weeks to view this information before the account is produced.

Legal & General ONIX

RC72846FTE  
OLAIFA1 Sub1

Home > Portfolio

Quotes and Applications Policies

Policies	Account Due	In Progress	Account Data Subm	New Rate Ready	Account Complete
258	248	3	13	2	0

Showing 2 of 2

Show Search Fields  Global Search

Policy Number ...	Employer [↓]	Product [↓]	Lives	Unit rate [↓]	Commission [↓]	Premium frequ...	Renewal date ...	Unit rate expire...	Action
G00705331	Agent change c...	Income Protecti...	13	0.6871	Nil	Yearly	15 Nov 2023	14 Nov 2024	
G00705373	Test 95-1	Income Protecti...	3	0.3439	Nil	Yearly	01 Dec 2023	30 Nov 2024	

Accessibility | Legal information | Cookie policy | Privacy policy | Security information

© Legal & General Group plc

# Renewals – new rate details

1. View the new unit rate and terms.
2. Click for an explanation if the unit rate has increased by more than 10%.
3. Check the details before the date shown. You can then click update policy to request the new account, or to supply updated employee data.
4. Check the data totals.

The screenshot shows the 'Policy - New rate details' page. At the top right, there are navigation buttons for 'Contents' and a user profile dropdown for 'RC72846FTE OLAIFA1 Sub1'. The breadcrumb trail is 'Home > Portfolio > New rate details'. The main content area is titled 'Policy - New rate details' and contains several sections:

- Policy Summary:** A table with columns for Company name (Test 95-1), Policy number (G00705373), Product (Group Income Protection), and Policy basis (Standard).
- Unit Rate Details:** A section with a pound sign icon. It includes a link 'New unit rate terms from 01/12/2023'. The unit rate is 0.3439 (Previously 0.2050), unit rate expires 30/11/2024, annual premium is £362.73, and free limit is £75,000.00 (Previously £150,000.00). Other details include event limit, commission (No Commission), accounting basis (Sweep Up), and premium frequency (Yearly by BACS).
- Update Policy Notice:** A text block stating: 'We'll automatically update the policy with these new terms and supply a new account on 04/01/24. Click update policy if you need to supply updated employee data.'
- Employee Summary:** A section showing 3 employees and total scheme earnings of £105,473.99.
- Coverage Table:** A table with columns: Category number (CG1), Who is covered (All employees), What is covered (30% scheme earnings), and What age cover stops (State Pension Age).
- Footer:** Includes an 'Update policy' button, a navigation bar with links for Accessibility, Legal information, Cookie policy, Privacy policy, and Security information, and a copyright notice for Legal & General Group plc.



# Renewals – confirm details

Check and, if needed, update the details supplied for the account by clicking the pencil on the relevant box.

Legal & General ONIX RC72846PP A S General Insurance Brokers Plc

Home > GLA Quote > Renewal > Check Total

Review the policy in just 4 steps

Check Total Declaration

**Policy Information**

Company name Rob test LLP	Policy Number G00732946	Product LAB	Renewal date being renewed 01 Jan 2023
Unit rate 0.0898	Free cover limit £550,000.00		

Check the details below to make sure they're correct at 1 Jan 2023. Click the box to update.

**Employee Data**

Employees 12	Total benefit £1,680,000.00
-----------------	--------------------------------

**Year-end information**

Employees 12	Total benefit £1,680,000.00
-----------------	--------------------------------

**Absentees**

At least one employee was absent or working reduced hours because of:

- terminal illness or injury, or
- any other illness or injury that has prevented them working their full hours for at least three months

Of these, the following were absent due to a [condition from List B](#).

Gender	Date of birth	Category	Absence start date	Reason for absence
Female	01/06/1980	CAT01	01/01/2022	Kidney - Renal Dialysis

Next >

Accessibility | Legal information | Cookie policy | Privacy policy | Security information © Legal & General Group plc

# Renewals – declaration

Check through the important notices.

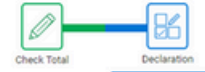


ONIX

RC72846FTE  
OLAIFAT Sub1

Home > GIP Quote > Renewal > Declaration

Review the policy  
in just 4 steps



### Policy information

Company name <b>Test 95-1</b>	Policy Number <b>G00705373</b>	Product <b>GIP</b>	Renewal date being renewed <b>01 Dec 2023</b>
Unit rate <b>0.2050</b>	Free cover limit <b>£150,000.00</b>		

### DATA PROTECTION

The employer will need to send us personal information about its employees who are, or will become, eligible for cover. This may include medical and health information. The employer will need to satisfy itself of a legal basis that allows it to send us these details.

The way we collect, use, store and share information is extremely important to us. Our Privacy Policy explains how we collect and process personal information.

Our full Privacy Policy is available at: [Privacy policy | Legal & General](#).

Please share our Privacy Policy with the employer so it, and its employees, understand what we do with the information we collect.

### FRAUD PREVENTION

The personal information Legal & General collects from you and the employer will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify identities.

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 and the employer 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

### DECLARATION

IT'S REALLY IMPORTANT THAT YOU READ THIS. IT EXPLAINS WHY WE NEED THE INFORMATION YOU'VE SUPPLIED, HOW WE'LL USE IT AND THE NEED FOR ACCURACY.

BY CLICKING CONFIRM AND CONTINUE YOU AGREE CONSENT AND ACCEPT THIS DECLARATION.

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 your client is also our pensions customer, we may use data provided to and held securely by our Workplace Pensions business.

Please make sure the details you send are complete and accurate. You shouldn't rely on us to identify errors in any information you supply. 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.

We encourage regular reviews to help keep the policy up to date. Please tell us if:

- There's a change to the business identity or a main location.
- You wish to add or remove the employees of any associated businesses from the policy cover.
- An employee needs to supply details of their health and pastimes for new cover. For example, if their cover goes over the free limit for the first time, or they don't meet the terms for automatic cover as an early or late entrant

< Previous

Confirm & proceed

# Renewals – portfolio view

Once you have been notified the account is ready, you can access the details from your policy portfolio, under the account complete tab.

Legal & General ONIX

RC72846PP  
A S General Insurance Brokers Plc

Home > Portfolio

Quotes and Applications Policies

Policies	Account Due	In Progress	Account Data Subm	New Rate Ready	Account Complete
21	15	1	10	1	1

Showing 1 of 1

Show Search Fields  Global Search



Policy Number	Employer	Product	Insured Lives	Annual premium	Renewal date	Unit rate expires	Date completed	Action
G00742624	Renewal for agent ...	Life Assurance	10	£8,034.30	07 Jun 2023	06 Jun 2025	13 Sep 2023	

Accessibility | Legal information | Cookie policy | Privacy policy | Security information



© Legal & General Group plc

# Renewals – account complete

The renewal documents are ready for you to download and share with your client.

[Contents](#)



RC72846PP  
A S General Insurance Brokers Plc

[Home](#) > [Portfolio](#) > [Renewal summary](#)

### Renewal Summary Details

[View renewal request](#)

**Company name**  
NFTCompjtcfbnknac

**Policy number**  
G00739220

**Product**  
Life Assurance Benefit

**Policy basis**  
Standard

**Unit rate**  
0.1237  
(Previously 0.2199)

**Annual premium** ⓘ  
£519.54

**Free limit**  
£550,000.00  
(Previously £1,500,000.00)

**Event limit**  
-  
(Unchanged)

**Commission**  
4%

**Accounting basis**  
Sweep Up

**Premium frequency**  
Monthly by Direct Debit

**Next annual renewal date**  
17 Apr 2024

**Annual renewal date**  
17 Apr


**Unit rate expires**  
16 Apr 2026


**Employees**  
12


**Total benefit**  
£840,000.00


Category number	Who is covered	What is covered	What age cover stops
Category B	All employees	2X scheme earnings	65 years


**Renewal Documents**

  
[Policy schedule](#)

  
[Policy terms](#)

  
[Renewal Account Pack](#)

  
[Renewal Remittance Advice](#)

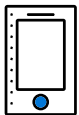
  
[Group Life Assurance ONIX Wellbeing Services](#)

[Accessibility](#) | 
 [Legal information](#) | 
 [Cookie policy](#) | 
 [Privacy policy](#) | 
 [Security information](#)

© Legal & General Group plc



For further support material please visit our [ONIX Resource Centre](#)



If you have questions or are experiencing any issues that are not covered in our FAQs or user guide, you can contact our team who will be happy to help.

**Call 0345 026 0094 (option 2)**

Monday to Friday 9am to 5pm.

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

**Legal & General Assurance Society Limited.**

Registered in England and Wales No. 00166055.

Registered office: One Coleman Street, London EC2R 5AA.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.