



Group Protection

Excepted Group Life Insurance

Member Guide



Excepted Group Life Insurance

In the event of your death while an eligible employee, a lump sum payment will be made to your beneficiaries. Your employer will be able to tell you the benefits available to you.

This guide is intended to provide high-level factual information about the life insurance available as part of your employer's scheme and not the suitability of the cover for any particular member. For full information please refer to the Excepted Group Life Insurance Technical Guide or Policy Terms and Conditions on our website.



How does it work?

Your employer will tell you whether you're eligible for cover. Once you meet the eligibility conditions you're covered for life insurance and you won't normally be asked to provide medical information. If, for example, your level of benefit is very high, we'll ask you to complete an online questionnaire about your health and lifestyle. Based on your responses, and sometimes on additional evidence or medical tests we might require, we'll decide if cover can be provided and, if so, on what terms.

The life insurance is provided through a discretionary trust set up by your employer. In the event of your death while a member of the scheme, the lump sum benefit will be paid to the trustees, who have absolute discretion as to whom benefit is paid, but who will usually pay the benefit to any beneficiaries you've nominated. You can nominate your beneficiaries by completing a nomination of beneficiary form – you should ask your employer how to do this.

How long will I be covered for?

You'll have cover for as long as you meet the eligibility conditions – your employer can tell you what these are. If you're absent from work due to illness or injury you'll continue to be covered until you reach the age cover ceases as stated in the Policy Schedule.

If you're absent due to maternity, paternity or adoption leave, the cover will continue while you remain eligible for membership of the policy. If you're absent for any other reason cover can continue for a maximum period of three years providing you remain in this employment.

If you remain an employee after you reach the age cover ceases and you continue to meet the eligibility conditions, you'll be required to complete a medical assessment before cover can continue. In any event, the cover can't continue beyond your 75th birthday.

Life cover under this policy ceases on the day you leave employment.

Making a claim

Your employer (on behalf of the trustees of the policy) is responsible for making claims under this policy. The benefit will be paid to the trustees who will decide to whom payments are made, taking into account your wishes as set out in your nomination of beneficiaries form.

What isn't covered

There are no general exclusions on this cover, however if you've been medically assessed by us we'll tell you the terms on which we've accepted the cover and this may include an exclusion.

We may medically assess you, for example, if your level of benefit is very high or you're a late joiner to the scheme – your employer will tell you if you need to be medically assessed.

We may restrict the total amount we pay if we receive a number of claims from the same event. For example, a natural disaster or where employees are traveling together and die as a result of an accident.

Taxation

For Excepted Group Life policies, lump sum benefit will be subject to the normal tax rules applicable to excepted life trusts. The benefit payable to your beneficiaries will normally be free from inheritance tax.

Questions and complaints

If you have any queries, please contact your employer in the first instance. If you wish to raise any query with us or make a complaint, please contact our Group Protection Complaints Team at:

Group Protection Complaints Team
AIG Life Limited
PO Box 12010
Harlow
CM20 9LG

by email to groupcomplaints@aiglife.co.uk

or by calling **0330 303 9974**

(calls may be recorded for training and monitoring purposes).

If you're still dissatisfied following a formal response to your complaint, you can approach the Financial Ombudsman Service at:

Financial Ombudsman Service Ltd
Exchange Tower
London
E14 9SR
Tel 0800 023 4567



aiglife.co.uk