

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.

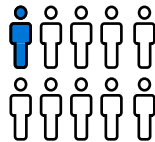


Outline additional information to help you get the most out of ONIX.

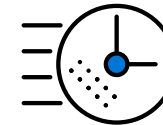
ONIX overview



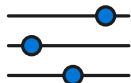
ONIX is our intuitive self-service platform.



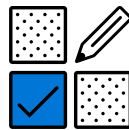
You can flexibly create a quote for 3 or more employees.



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.



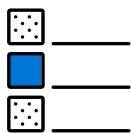
The platform can allow you to get quotes and set up policies online for our Group Life Assurance and Group Income Protection products. Please note – you can't quote for members of a LLP or Equity Partners.



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



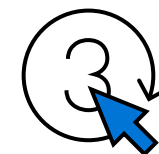
We'll also allow for greater flexibility when it comes to number of claims, special underwriting terms and overseas employees, making it easier for you to get an online quote.



EGLP quote journey now available including Mastertrust options.



You can submit renewal data up to one month in advance of the annual renewal date and receive your accounts once the policy renews.



ONIX also allows you to renew your policies online in three simple steps.

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

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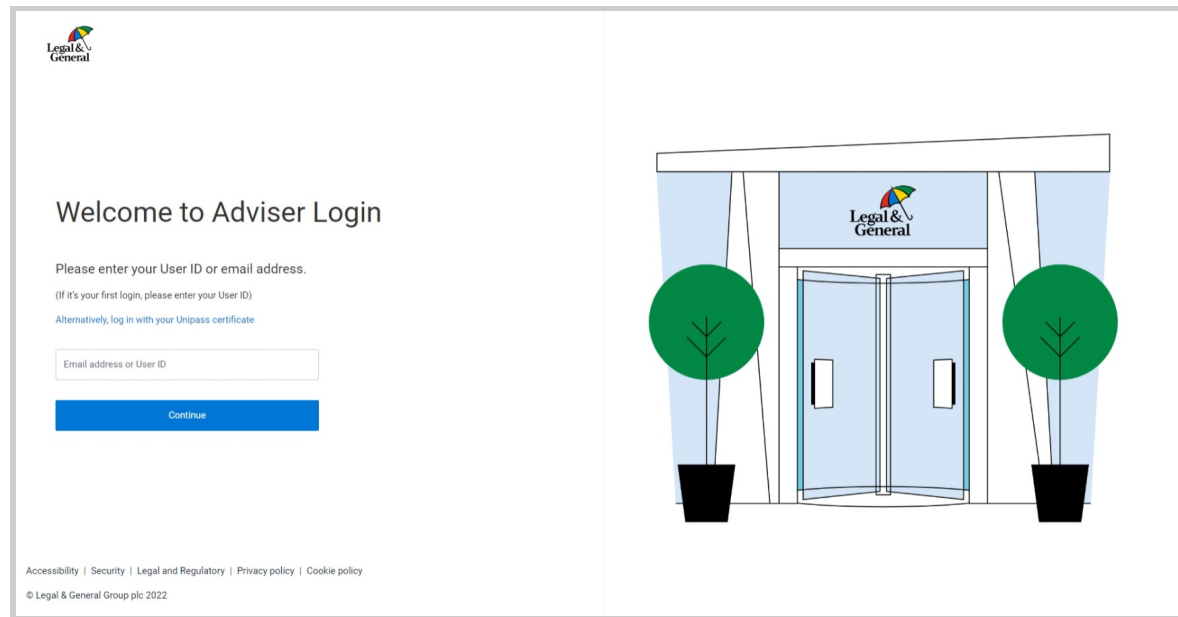
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The login screen

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



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

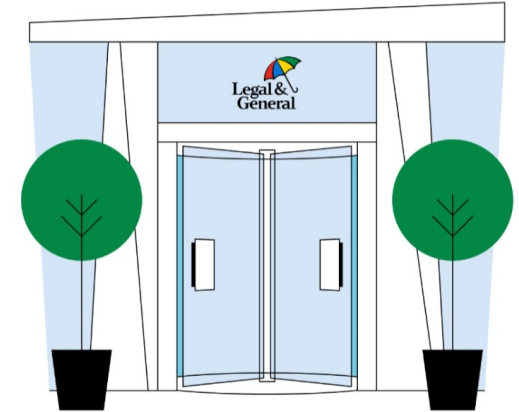
Signing up is fast and easy and takes approximately 5 minutes.

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](#).

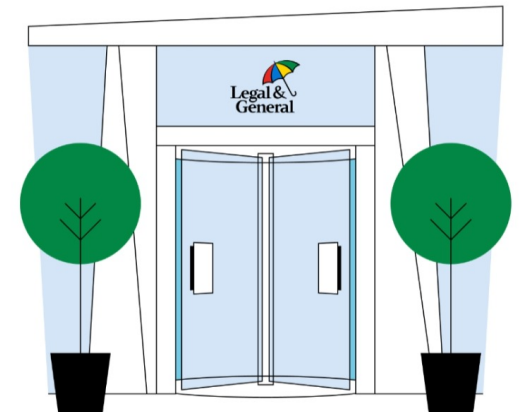
L&G agency number

FCA firm number (FRN)

Company Postcode

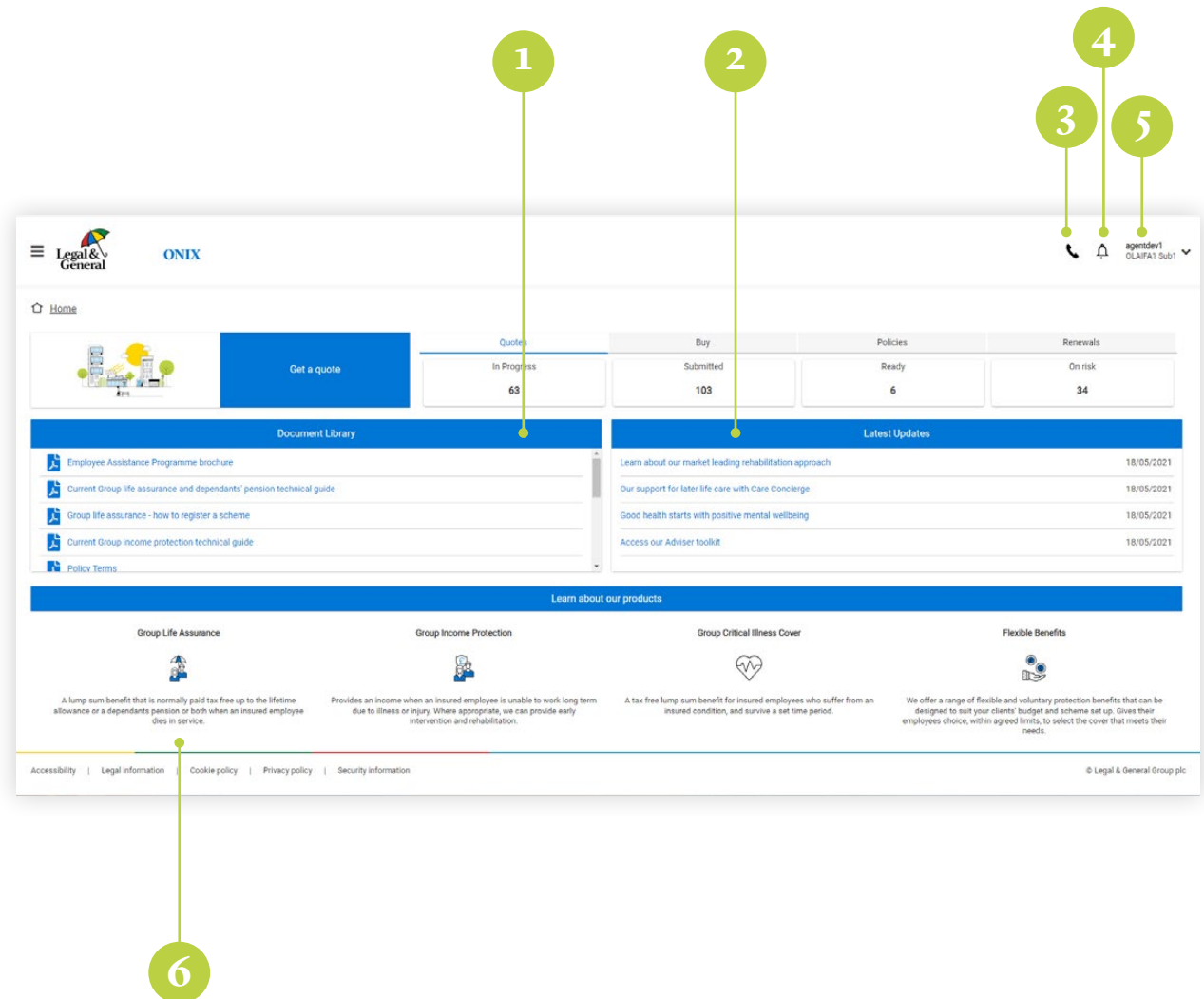
This is usually your head office postcode

Continue



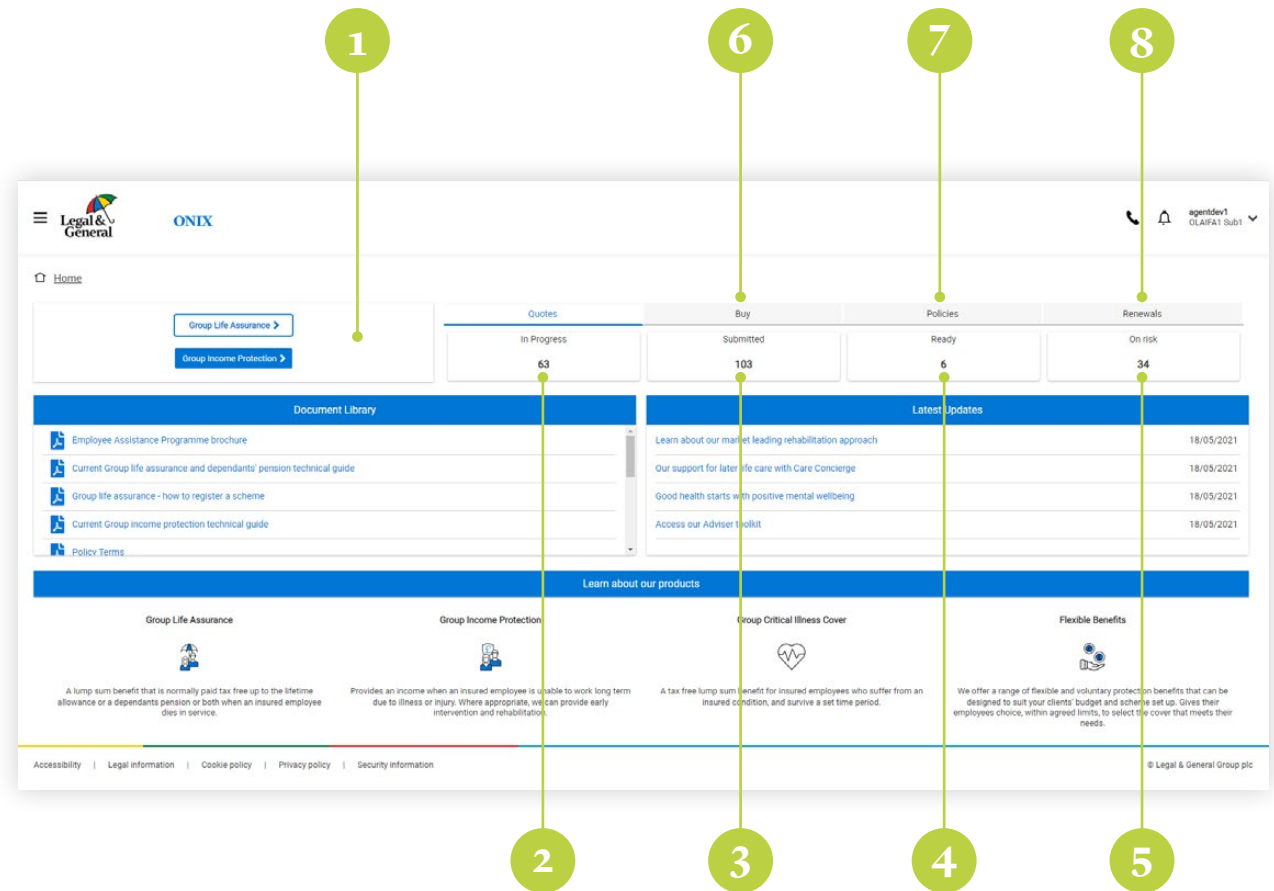
ONIX homepage

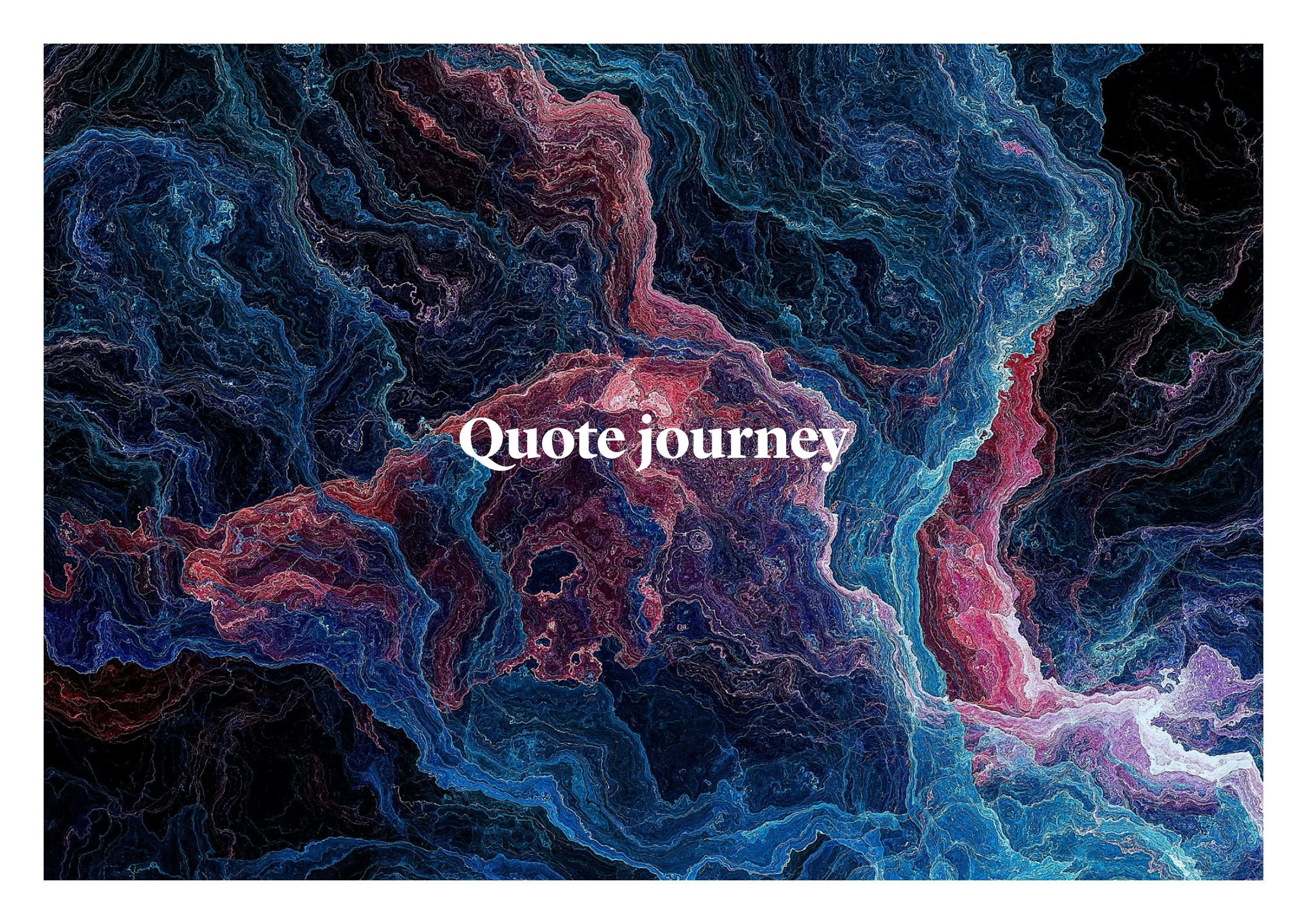
1. **Document Library** To help with ONIX and our policies.
2. **Latest Updates** Our latest news and insights.
3. **Contact us** Details of our email and phone number if you wanted to get in touch.
4. **Notifications** See when a quote is ready to view, or cover is in place.
5. **User profile** View and update your details here. The email in your profile will be used for notifications issued by ONIX.
6. **Learn about our products** Key information on our core products.



ONIX homepage

1. The product details banner allows you to choose which product you would like to get a quote for.
2. **Quotes – In Progress:** You can click through and continue with any quotes you or a colleague haven't completed.
3. **Quote – Submitted:** Quotes that have been completed – this may include quotes that have been referred to our team of scheme underwriters.
4. **Quotes – Ready:** Quotes available to view.
5. **Quotes – On Risk:** Policies that have been finalised and are in-force.
6. **Buy:** Shows the total number of online applications. Select this to view the number of applications in progress, and the number submitted.
7. **Policy:** Shows the total number of policies. Select this to view the number of policies in force, and the number of pending policies.
8. **Renewals:** Shows the total number of renewals. Select this to view the number of renewals due, in progress, submitted and completed.



The background is a complex, abstract pattern of swirling, marbled colors. The primary colors are deep blues and purples, with vibrant streaks of red and pink. The overall effect is reminiscent of traditional marbled paper or a microscopic view of certain minerals. The colors are layered and intertwined, 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

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

i 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.

i 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: Surname
Email: robert.coloman@landg.com
Telephone: 01236549877

Employer Details All fields are required unless specified

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

Companies House Number: 02091894 [Search Companies House](#)

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.

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agentdev1
OLAIFA1 Sub1

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 | Percentage of premium | No Commission

Current set-up

Tell us about the current set-up

Please Select

Previous | Next

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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.

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OLAIFA1 Sub1

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

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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.

Legal & General

Home > GLA 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?

What benefits are they covered?

Is the benefit based on a multiple of scheme earnings, a flat amount, or something else? ?

Multiple of scheme earnings OR Flat amount OR Other basis

Benefit basis

To change any of the features, select to update

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
Lump sum changes to the benefit No addition to or deduction from the benefit		

Minimums and maximums

Is there a minimum benefit amount?

£ OR No minimum benefit

Is there a maximum benefit or scheme earnings amount? ?

Maximum benefit OR Maximum scheme earnings OR No maximum

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.

Contents

Legal & General

Home > Quote Portfolio > GIP Quote > Amend > Categories > 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? v

What is covered? ^

Is the benefit based on a percentage of scheme earnings, a flat amount, or something else? ?

% scheme earnings OR Flat amount OR Other basis

Please enter the percentage scheme earnings you'd like to cover. We'll cover the same percentage for each employee in this category

% scheme earnings ?

Benefit Basis

Standard benefit basis Non-standard benefit basis

Would you like to deduct an amount? ?

No deduction
 The Basic Allowance
 Fixed deduction

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 ?

To change any of the features, select to update

Optional cover ⌵ No employer pension contribution cover No employee pension contribution cover No employer National Insurance contribution cover	Deferred period ⌵ 26 week deferred period	Incapacity definition ⌵ Own occupation incapacity definition
Benefit term ⌵ No limited term for benefit payment	Benefit escalation ⌵ No escalation on benefit payments	Scheme earnings changes ⌵ Changes to scheme earnings are applied daily

Benefit term
✕

When would you like us to stop paying benefits?

On reaching benefit termination age OR After months of payments or reaching benefit termination age if sooner

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.

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OLAIFAT 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](#)

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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](#)

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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.

The screenshot shows the 'Legal & General' online insurance quote system. The user is logged in as 'agentdev1 OLAIFA1 Sub1'. The breadcrumb trail is: Home > GLA Quote > Create > Employee Data > Errors and Warnings. A progress bar indicates the current step is 'Employee Data' (highlighted in blue), with previous steps 'Employer Details', 'Quote Set-up', and 'Categories' completed (green), and 'Additional Details' pending (grey). A blue button 'Download data set in this view' is visible. Below is a table of errors:

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

A blue button 'Change Employee Data' is located below the table. Navigation buttons 'Previous' and 'Next' are at the bottom of the content area. 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

We'll ask you about:

- Current insurance
- Any employees who travel
- Any long term 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 features a breadcrumb trail: Home > GI A Quote > Create > Employee Data > Errors and Warnings. A progress bar at the top indicates five steps: Employer Details, Quote Set-up, Categories, Employee Data, and Additional Details, with the current step highlighted in blue. The main content area is titled 'Additional details' and includes a note: 'All fields are required unless specified'. The form contains two sections: 'Existing Scheme' and 'Travel'. The 'Existing Scheme' section asks: 'Have there been any claims paid in the last five years, including any that are currently pending?' with radio button options for Yes, No, and Don't know. Below this, it asks: 'Is the existing cover of any employee subject to medical underwriting special terms?' with radio button options for Yes, No, and Don't know. The 'Travel' section is currently collapsed. At the bottom of the form, there is a 'Previous' button and a 'Submit quote request' button. 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 quote process. At the top, there is a navigation bar with the 'Legal & General' logo and a user profile 'agentdev1 OLAIFA1 Sub1'. Below the navigation is a breadcrumb trail: Home > Quote Portfolio > GI A Quote > Amend > Additional Details. A progress bar shows five steps: Employer Details, Quote Set-up, Categories, Employee Data, and Additional Details (the current step). The main content area is titled 'Additional details' and includes a note 'All fields are required unless specified'. It contains three sections: 'Existing Scheme', 'Travel', and 'Absentees'. The 'Travel' section asks if any employees travel for work, with options for 'Yes', 'No', or 'Don't know'. It also asks for the number of employees (input: 3) and if they travel by helicopter or non-scheduled flights. The 'Absentees' section includes an information icon and a note about uploading documents for overseas travel, with a 'Choose Files to Upload' button and a drag-and-drop area. At the bottom, there are 'Previous' and 'Submit quote request' buttons.

Legal & General

Home > Quote Portfolio > GI A Quote > Amend > Additional Details

Get a quote in just 5 steps

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

Additional details

All fields are required unless specified

> Existing Scheme

▼ Travel

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
 No
 Don't know

How many?

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
 No
 Don't know

> Absentees

i Please upload documents to help us provide an accurate quote, we need further information on the following:

- overseas travel

Choose Files to Upload

OR

Drag and Drop Them Here

< Previous

Submit quote request >

Quote – portfolio

Once you have been notified the quote is ready to view, you can access it from your quote portfolio. This can be opened using the quote banner on the homepage – refer to point 4 on page 7.

Legal & General ONIX agentdev1 OLAIRAT SUB1

Home > Portfolio

Quotes Buy Policies Renewals

In Progress Submitted Ready On risk

Showing 50 of 63 Show Search Fields Global Search

Request ID	Employer	Quote Name	Product	Lives	Step	Last Updated	Action
25707	Test	Test NBGP	Income Protection	-		15 Nov 2022	
25602	CEOM LLP	O01	Life Assurance	-		15 Nov 2022	
25455	Test1	Test stages	Life Assurance	13		15 Nov 2022	
25705	Legal & General	cats	Life Assurance	-		11 Nov 2022	
25704	Rob test LLP	Try it out	Income Protection	13		7 Nov 2022	
25658	LEGAL & GENERAL AFFORDABLE ...	rer	Life Assurance	-		2 Nov 2022	
24637	Euan Gilbert Rd	8755	Life Assurance	12		28 Oct 2022	
25504	Developers Again	Chris Test1	Life Assurance	-		6 Oct 2022	

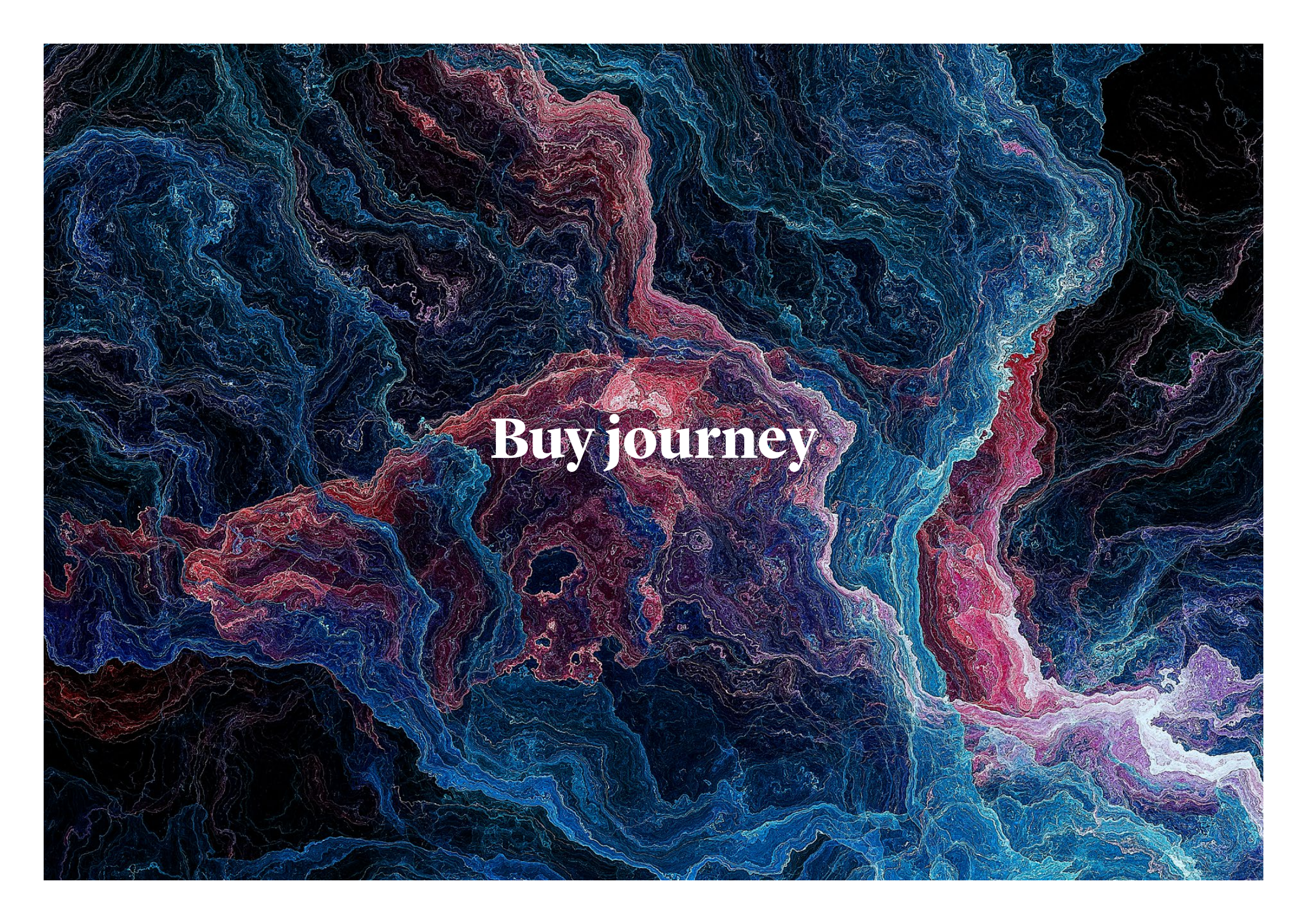
Load Next Load All

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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 for a 'Group Income Protection' quote. It includes a navigation bar with the Legal & General logo and user information. The main content area is divided into several sections: 'Quote - Key details' with fields for quote reference (G0142) and name (Q02); 'Company name' (Test) and 'Product' (Group Income Protection); a financial summary table with unit rate (2.4661), first full year's cost (£1,233.05), and free limit (£0.00); 'Quote guaranteed until' (4 Aug 2021), 'Annual renewal date' (1 Jan), and 'Quote issue date' (4 May 2021); and 'Employees' (1) with 'Total scheme earnings' (£0.00). Below this is a 'Quote Documents' section with three document links: 'Full quote details - G0142', 'Group Income Protection technical guide', and 'State Pension Age appendix'. A 'Next Steps' section contains three checkmarks: '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'. At the bottom right, there are two buttons: 'Amend quote' (callout 4) and 'Accept this quote' (callout 5). The 'Medical underwriting' section at the bottom provides instructions for members with benefits above the free limit, including links for 'Switch terms declaration' and 'Tele-interview contact sheet'.

The background is a complex, abstract pattern of swirling, organic shapes. The colors are primarily deep blues, vibrant reds, and purples, set against a dark, almost black background. The patterns resemble marbled paper or perhaps a microscopic view of certain minerals. The overall effect is one of dynamic movement and intricate detail.

Buy journey

Starting the application

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

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.

The screenshot displays the ONIX application interface. At the top, the Legal & General logo and ONIX branding are visible. The user is logged in as 'agentdev1 OLAIFA1 SUB1'. The breadcrumb trail shows: Home > GLA Quote > Apply > Basic Details.

Accept Quote

Quote reference: L19588 | Quote name: 2374_upper_benefit_limit | [View Quote](#)

Company name	Product	Unit rate	Policy start date
	LAB	0.0440	23/02/2023

Apply in just 5 steps

- Basic Details (Active)
- Contact Details
- Additional Details
- Declaration
- Documents

Confirm Assumptions

Are the assumptions shown in the quote correct?

Yes No

Policy Start Date

Start cover from the quote annual renewal date, or choose a date on or before 30/04/2023

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

Yes No [download employee data for this quote](#)

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

Yes No

Will the premiums be paid solely by the principal employer?

Yes No

Is the Legal & General Mastertrust Scheme needed for cover?

Yes No

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 >](#)

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Contact details

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

Legal & General

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: Last name:

Email:

Telephone:

Principal employer contact details

Contact details	Head office address
First name: <input type="text"/>	Find Address: <input type="text" value="city park the dr"/> <small>Start typing an address or enter manually below</small>
Last name: <input type="text"/>	City Park: <input type="text"/>
Email: <input type="text"/>	The Drove way: <input type="text"/>
Telephone: <input type="text"/>	East Sussex: <input type="text"/>
	United Kingdom: <input type="text"/>
	Postcode: <input type="text" value="BN3 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 RCT2846PP 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

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

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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 L2143	Quote name Cost Group	View Quote
--------------------------	--------------------------	----------------------------

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](#)

Legal & General

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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	Quote name			
Cost Group	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
Group Life Mastertrust application	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](#)

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Policy documents

We'll notify you as soon as your policy documents, account and invoice are ready. You can access these from the policy record under the buy banner on the homepage – refer to page 7.

The screenshot shows the 'Legal & General ONIX' user interface. At the top, there are navigation icons for a menu, a phone, a bell, and a user profile labeled 'agentdev1 OLAIPA1 SUB1'. Below the navigation is a breadcrumb trail: 'Home > Portfolio'. The main content area is divided into tabs: 'Quotes', 'Buy', 'Policies', and 'Renewals'. The 'Buy' tab is active, showing a sub-tab for 'Application completed'. A search bar with 'Global Search' is present. Below the search bar is a table with 10 columns: Quote ID, Policy Number, Employer, Quote Name, Product, Unit rate, Annual premium, On Peak, Action, and Documents. The table contains 10 rows of data, including entries for 'My Legal And General', 'Legal & General', 'Gilburt potatoes ltd', 'Gilburt potatoes inc.', 'Legal & General', 'RetestEGLP', 'Test', and 'test'.

Quote ID	Policy Number	Employer	Quote Name	Product	Unit rate	Annual premium	On Peak	Action	Documents
L2191	000701505	My Legal And General	3744	Life Assurance	0.0662	£397.20	2 Jul 2021	[Action]	[Documents]
L2184	-	Legal & General	revise revise 18955	Life Assurance	-	£3,938.83		[Action]	
L2344	000701597	Gilburt potatoes ltd	Second Receive WRN befo...	Life Assurance	0.0562	£3,034.80	12 Jan 2022	[Action]	[Documents]
L2345	000701595	Gilburt potatoes inc.	Second Receive WRN afte...	Life Assurance	0.0610	£3,660.00	11 Jan 2022	[Action]	[Documents]
L2307	000701559	Legal & General	RECEIVE WRN AFTER SUB...	Life Assurance	0.0481	£2,886.00	19 Nov 2021	[Action]	[Documents]
L2249	000701527	RetestEGLP	multEGLP	Life Assurance	0.0528	£10,560.00	26 Aug 2021	[Action]	[Documents]
L2198	000701511	Test	register lab	Life Assurance	-	£161.92	6 Jul 2021	[Action]	[Documents]
O1064	000701502	test	Q01	Income Protection	1.3278	£3,585.06	30 Jun 2021	[Action]	[Documents]
L2556		test	quote from ready	Life Assurance		£751.19		[Action]	

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'.

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.

Legal & General ONIX

Home > Portfolio

Quotes Buy Policies Renewals

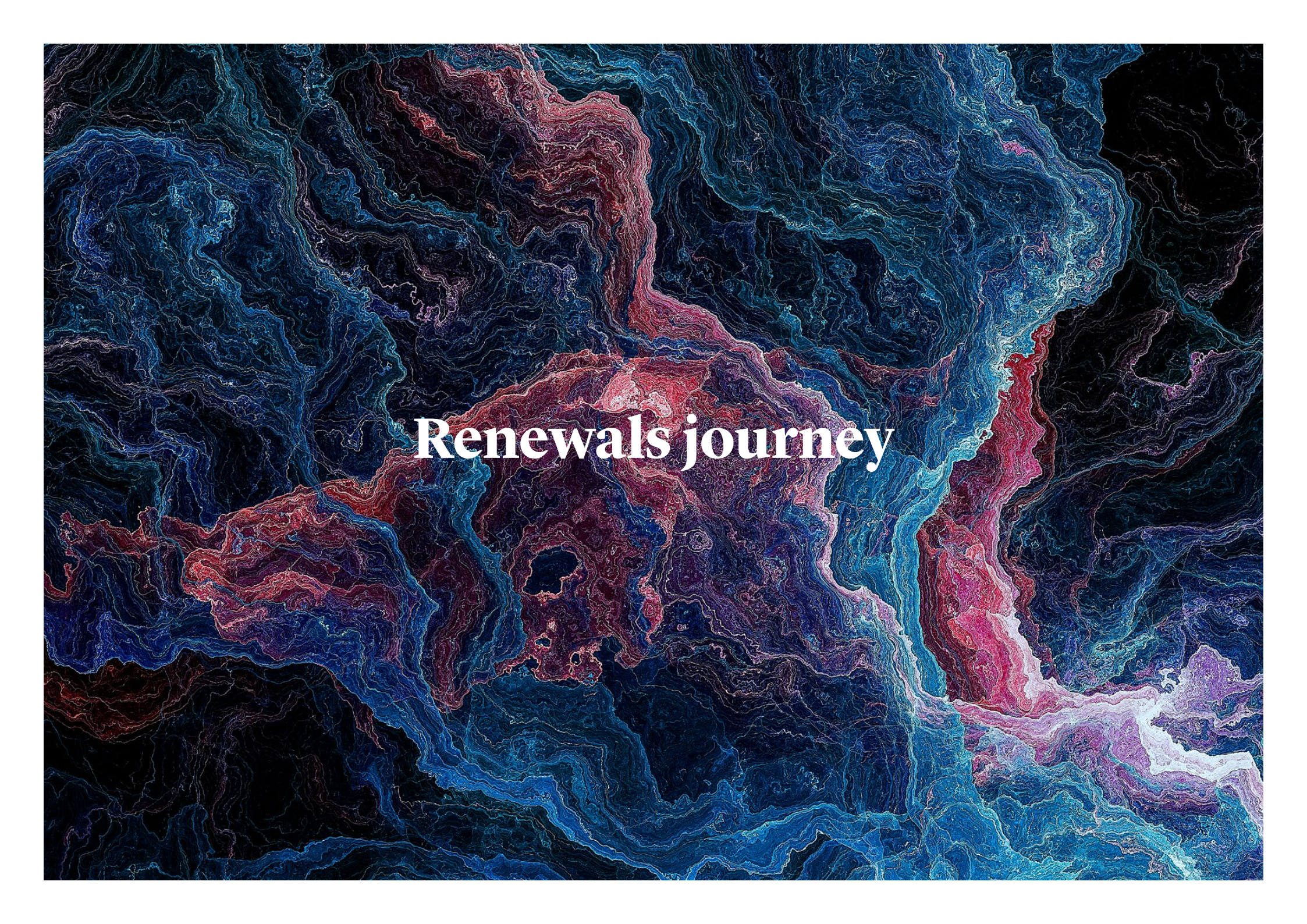
In Force Pending

Showing 1 of 1

Policy number	Employer	Product	Scheme type	Lives	Inception date	Annual renewal date	Unit rate expires	Action
000701620	company name	Life Assurance	Registered	4	14 Apr 2022	01 May 2022	30 Apr 2024	

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Renewals journey

Renewals – portfolio

Switch between your portfolios of quotes, new business applications, policy summaries, and renewals by clicking on the headings.

1. Choose the renewals heading to find out which are due, in progress, submitted to us for review, and completed

1

The screenshot displays the Legal & General ONIX user interface. At the top, the Legal & General logo and ONIX branding are visible. A navigation bar includes a 'Home' link and a 'Renewals' tab, which is highlighted with a green circle and the number '1'. Below the navigation bar, a dashboard shows a 'Get a quote' button and a table with the following data:

Quotes	Buy	Policies	Renewals
Due	In Progress	Submitted	Completed
112	6	9	11

Below the table, there are two sections: 'Document Library' and 'Latest Updates'. The 'Document Library' lists several documents, including 'Employee Assistance Programme brochure', 'Current Group life assurance and dependants' pension technical guide', 'Group life assurance - how to register a scheme', 'Current Group income protection technical guide', and 'Policy Terms'. The 'Latest Updates' section lists recent news items with dates, such as 'Learn about our market leading rehabilitation approach' dated 18/05/2021. At the bottom, a 'Learn about our products' section features four product categories: Group Life Assurance, Group Income Protection, Group Critical Illness Cover, and Flexible Benefits, each with a brief description and an icon.

Renewals – portfolio view

View policies due for renewal

1. Select the 'Due' heading, to see the policies ready to renew on ONIX.
2. View the key details of a policy by clicking here.

The screenshot shows the ONIX web interface for viewing renewals. At the top, there are logos for Legal & General and ONIX. The user is logged in as 'agentdev1' with 'CLAIFA1 Sub1'. The navigation bar includes 'Home > Portfolio' and tabs for 'Quotes', 'Buy', 'Policies', and 'Renewals'. Under 'Renewals', there are sub-tabs: 'Due', 'In Progress', 'Submitted', and 'Completed'. The 'Due' tab is selected, showing a list of 50 out of 112 policies. A search bar is available. The table below has the following columns: Policy Number, Employer, Product, Insured Lives, Annual renewal date, Unit rate expires, and Action. The Action column contains magnifying glass icons. At the bottom of the table, there are 'Load Next' and 'Load All' buttons.

Policy Number	Employer	Product	Insured Lives	Annual renewal date	Unit rate expires	Action
G00703427	G07-6472	LAB	10	01 Dec 2022	30 Nov 2023	[Magnifying Glass]
G00703419	G07-6472	LAB	10	01 Dec 2022	30 Nov 2023	[Magnifying Glass]
G00703664	Parts parts parts	LAB	10	20 Jun 2022	19 Jun 2024	[Magnifying Glass]
G00703592	G07-8999_AC(New12)	LAB	10	24 May 2022	23 May 2024	[Magnifying Glass]
G00703485	G07-8850_AC2	LAB	10	09 May 2022	08 May 2024	[Magnifying Glass]
G00703434	G07-7503	LAB	10	05 May 2022	04 May 2024	[Magnifying Glass]
G00703442	G07-7503_New	LAB	10	04 May 2022	03 May 2023	[Magnifying Glass]
G00703445	G07-7503_Update	LAB	10	01 May 2022	30 Apr 2023	[Magnifying Glass]

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 ‘renew’ button when you’re ready to start.

The screenshot shows the ONIX interface for a policy summary. At the top, there is a navigation bar with the Legal & General logo, the ONIX brand name, and user information (agentsdev1, CLAIFAT Sub1). Below the navigation bar is a breadcrumb trail: Home > Portfolio > Policy Summary.

The main content area is titled "Policy - Key details" and is divided into several sections:

- Company Information:** Company name: GDT-7533_Update; Policy number: G00703447; Product: Life Assurance Benefit.
- Financial Details:** 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.
- Renewal Dates:** Next annual renewal date: 7 Apr 2022; Annual renewal date: 7 Apr; Unit rate expires: 6 Apr 2023.
- Membership Totals:** Employees: 10; Total benefit: £700,000.00.
- Categories Table:** A table with columns: Category number, Who is covered, What is covered, and What age cover stops. The table contains one row: Category number: C01; Who is covered: All employees; What is covered: 2X scheme earnings; What age cover stops: State Pension Age.

At the bottom right of the page, there is a "Renew" button. Two green circles with numbers "1" and "2" are overlaid on the page. Circle "1" is positioned at the bottom left, pointing to the "Category number" column header in the table. Circle "2" is positioned at the bottom right, pointing to 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 ONIX web interface for policy renewal. The header includes the Legal & General logo, the ONIX brand name, and a user profile for 'agendev1' with 'CLAIFA1 SUB1' below it. The breadcrumb trail is 'Home > GLA Quote > Renewal > Year End Information'. A progress bar shows three steps: 'Year End information' (active), 'Employee Data', and 'Declaration'. Below this is a 'Policy Information' table:

Policy Information			
Company name GDT-7533_Update	Policy Number G00703447	Product LAB	Renewal date being renewed 07 Apr 2022
Unit rate 0.0504	Free cover limit £550,000.00		

The 'Year-end Information' section contains the following text: '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.' A question asks: 'Are the total insured employees and total benefits on 06 Apr 2022 the same as those on 07 Apr 2022?'. There are 'Yes' and 'No' buttons, with 'No' selected. Below this, it says 'Please provide the total insured employees and total benefits on 06 Apr 2022.' There are two input fields: 'Number of employees:' and 'Total benefit:' with a currency symbol (£) and a text box.

Next >

Renewals – employee data

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

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 ONIX web portal interface for renewing a policy. The breadcrumb trail is: Home > GLA Quote > Renewal > Employee Data. A progress bar indicates three steps: Year End information, Employee Data (current step), and Declaration. Below the progress bar, the 'Policy information' section displays the following details:

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		

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.

At the bottom of the upload section, there is a dashed box containing a file upload icon and a blue button labeled 'Choose Files to Upload'.

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? Row 1 [change](#)

Match the employee data headings against the information we need

LAG data heading 11	Your data headings	Needed ? if
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		

[Download error summary](#)

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

[Change Employee Data](#)

Previous [Next](#)

2

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		

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. ONIX will start processing the details and notify you when the policy account is ready.

If the employee data totals have changed significantly, we may need to review the policy unit rate and terms. ONIX will automatically pass the renewal details on to our scheme underwriters who will contact you when they've completed the review.

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

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.

← Previous Confirm & proceed

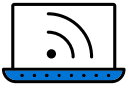
2

Confirmation

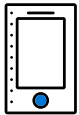
Thank you

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



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.