

Voluntary policies

Supplying details for accounts and rate reviews

To help keep policy administration simple, we **only** ask for details of the people **who selected cover under the plan** once a year at the time of the yearly account. This leaflet explains the details we need. We'll send a reminder in advance of each **year end** account to give you plenty of time to prepare.



We set up the yearly account on the same day each year based on details you supply about the people **covered under the plan**. We call this accounting day the 'annual renewal date' and confirm it in your policy schedule. Please make sure the data you send us is accurate on this day. **Please continue to send us your monthly membership spreadsheet for the monthly accounts as normal.**

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

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

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

1 Membership details needed for accounts and rate reviews

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

Information we'll always need

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

- Membership category
- Date of birth
- Work postcodes
- First name
- Gender
- Benefit selected
- Last name
- Job title

For voluntary critical illness cover policies

You need to tell your employees about the pre-existing and related conditions exclusions that apply to cover. We've included full details of these exclusions in the policy. If needed, we can give you an electronic copy of an employee leaflet summarising the cover.

For voluntary life assurance policies

A Voluntary Life Assurance application needs to be completed to consider a new person's cover or increased cover for an insured person.

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

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

No change or monthly change accounting

Our unit rate includes an allowance for changes without an accounting adjustment.

No extra details needed.

For monthly change accounting, we'll need the Excel spreadsheet each month for an up to date monthly account and invoice.



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

2 Keeping your policy up to date

You need to make sure all the information you give us is complete and correct. You must also make sure the monthly membership information you give us is in line with the eligibility conditions and benefit basis we insure. We may not pay benefit if it isn't. For example, we will not pay a claim for an individual who didn't submit the completed application form or isn't on the membership spreadsheet, or who you include for a benefit we haven't agreed to insure.

Tell us about changes to your business

Please tell us if:

- There's a change the business identity
- There's a change to main location of work

When a person needs to be medically underwritten

For voluntary life assurance, you need to tell us about anyone who needs to give us medical evidence before we can consider their full cover. Times we need medical evidence include:

- When a member answered 'Yes' to one or more of the questions in the Voluntary life assurance plan application form.
- Anyone who has previously been medically underwritten and wants to increase their benefit.
- When our terms within a quote you accepted say we need medical evidence before we can consider cover.

The above is just a summary.

3 Data protection and accuracy

Data protection

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

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



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

Data accuracy

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

Fraud prevention

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

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

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

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

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

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

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

Address: Group Financial Crime, Legal & General, Four Central Square, Cardiff, CF10 1FS

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

Contact us



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



legalandgeneral.com/employer/group-protection/



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Legal & General Assurance Society Limited

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