

Frequently asked questions



Employee Life Cover (ELC) and Employee Accident Cover (EAC) declaration

Why do I need to complete an online declaration?

As you offer ELC/EAC, you need to make sure your employees meet the eligibility rules and 'actively at work' criteria. This includes every time you add an employee into your ELC/EAC and make any cover updates for ELC.

By completing this declaration, you're confirming that you're meeting the requirements under the EAC Policy Conditions and the ELC Rules.

If you won't be completing the declaration yourself, an authorised person will need to do this.

I don't understand the 'actively at work' definition, what does this mean?

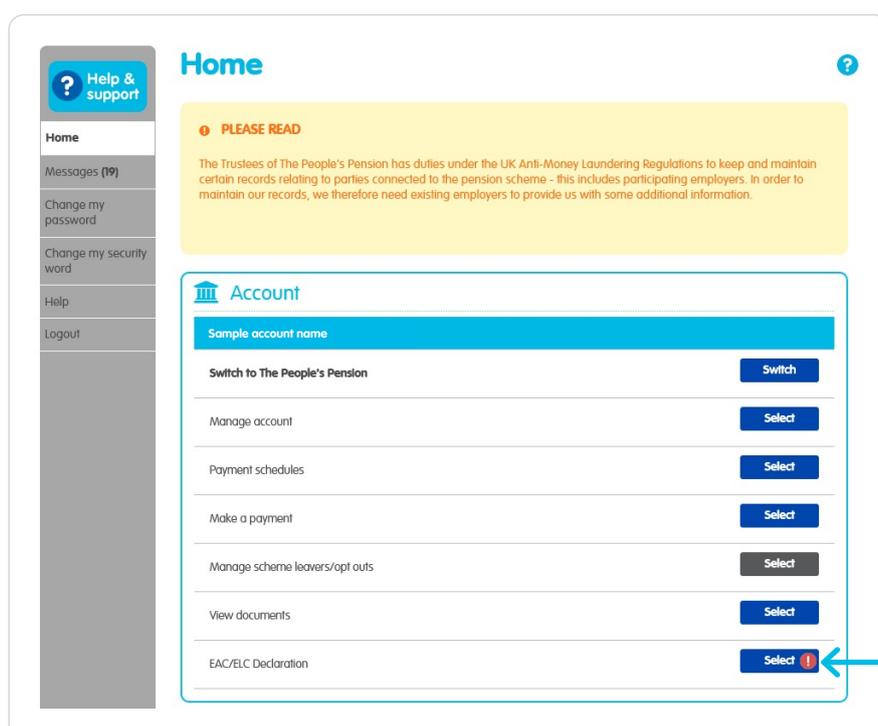
The term 'actively at work' refers to your employees being physically and mentally able to complete their work from when their ELC/EAC begins, or you update their ELC.

For more information about this term and any others, please read the following sections in the documents below:

- 'EAC Policy Conditions' – section 2.1a and 2.2 on page 2 and section 16 from page 13
- 'ELC Rules' – section 2.1 on page 2 and the definitions from page 8

How do I complete the online declaration if I only have one ELC/EAC account?

1. Log in to your **Online Services account** and select 'EAC/ELC Declaration' from the list on the home screen.



2. Read and complete the EAC/ELC declaration. You'll need to tick the box to confirm you agree with the declaration. Please add your name and position at the bottom before you select 'Save and continue'.

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Employee Accident Cover (EAC) and Employee Life Cover (ELC) Declaration Requirement

It's important that we have the most up-to-date information
Employers need to ensure that their employees meet the eligibility rules and 'actively at work' criteria every time they add an employee into the schemes and for any subsequent cover upgrades for ELC. We need an authorised person to confirm that you will operate your account in accordance with these requirements by completing the declaration section below.

Who is an Authorised Person?
Any person authorised to enter into contracts on behalf of the organisation, either directly by means of an authority vested in them by the organisation's articles of association, partnership agreement or other constituting document (as appropriate), or by delegation under a power contained in that constituting document, or a person within that organisation who otherwise has authority to enter into contracts on behalf of the organisation.

Further information on these requirements can be found in the 'Employer Technical Guide', 'EAC Policy Conditions' and 'ELC Rules' document. The latest version of these documents can be found on our [Employee Accident and Life Cover webpage](#).

Declarations:

1. I confirm that I have read and understood the 'Employer Technical Guide', the 'ELC Rules' document, and if relevant the 'EAC Policy Conditions'.
2. I confirm that any B&CE Employee Accident Cover (EAC) and Employee Life Cover (ELC) that is provided to our employees will be managed in accordance with the 'EAC/ELC Technical Guide', 'ELC Rules' document and 'EAC Policy Conditions'.
3. I understand that employees must be 'actively at work' when cover begins and that 95% of all eligible employees for a defined category must join (For ELC there must be a minimum of 5 employees in each category where more than one is established).
4. I confirm that any status changes to ELC provided to our employees, will be in accordance with the 'ELC Technical Guide' and 'ELC Rules' document.
5. I confirm that we won't include employees under the scheme(s) who are not 'actively at work' when cover is due to begin or when subsequent upgrades for ELC are due to start, until they satisfy the 'actively at work' requirements.
6. I confirm that we had no prior knowledge of any employees, included in the member schedule spreadsheet for ELC on or after 1 April 2018, having been diagnosed with a terminal illness at the date their cover for ELC last commenced or the date their cover was last upgraded. Terminal illness means an illness where the expectation of life is less than one year from the date of being diagnosed with a terminal illness.
7. I confirm we won't include any new employees for ELC if we're aware that they've been diagnosed with a terminal illness.
8. I confirm that I am authorised to make these declarations.

I confirm that I agree with all the declarations listed above.

Name:

Position:

Date: 23/05/2024

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3. Once complete, you'll see a confirmation screen.

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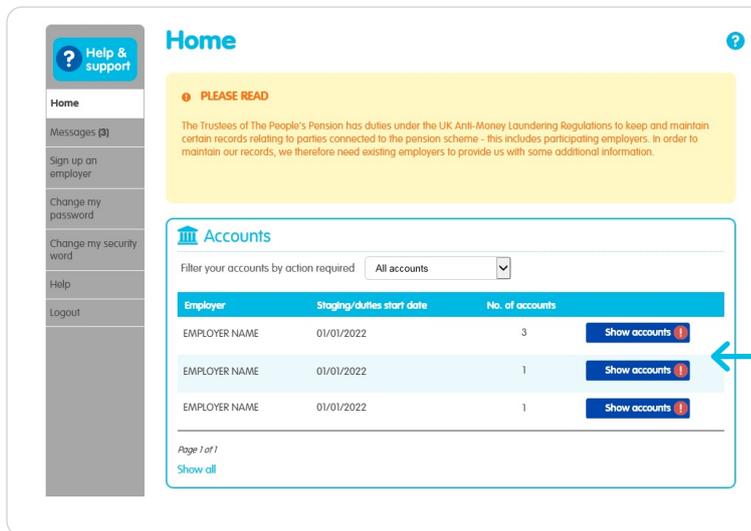
Thanks, we've got your annual actively at work declaration.

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How do I complete the online declaration if I have multiple accounts?

1. Log in to your **Online Services account** and on the home screen select 'Show accounts'.



2. Select the drop-down menu on the 'Actions' column next to all your accounts that provide ELC/EAC and choose the 'EAC/ELC Declaration' from the options listed. (Please note, all the accounts you need to complete the declaration for will have the 'EAC/ELC Declaration' in the 'Actions' drop-down menu.)



- 3. Read and complete the EAC/ELC declaration. You'll need to tick the box to confirm you agree with the declaration. Please add your name and position at the bottom before you select 'Save and continue'.

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Declarations:

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- 4. Once complete, you'll see a confirmation screen.

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Thanks, we've got your annual actively at work declaration.

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I've completed the declaration, but there's still an exclamation mark showing on the homepage, what should I do?

If you've completed the declaration, don't worry, you don't need to do anything – we've got your declaration. The exclamation mark might be showing because you have something else to complete.

I have more than one account operating ELC/EAC, can I complete one declaration?

No, you'll need to complete a declaration for each account.

How do I set up my Online Services account?

1. Select this **Online Services account** link.
2. Select the 'Forgotten your password?' link on this page.
3. Enter your email address and tick the 2 tick boxes on this page.
4. Select the 'Request link' button.
5. Look out for our email with the details you need to activate your account.
6. Choose a password and security word once you've activated your account.

Please note, if you don't receive an email from us to re-set your Online Services security details, you'll need to contact us. Email: EAC.ELC@bandce.co.uk or call **01293 586666**.

You'll need to enter your password and 2 letters from your security word each time you log in.

Read our **Online Services guide** for more information about using your account.

I can't access my Online Services account or have forgotten my log in details, what can I do?

If you have forgotten your:

- **Password** – you can reset it by following the steps on the '**Forgotten login details**' webpage
- **User ID or memorable word** – please email: EAC.ELC@bandce.co.uk

Don't have an Online Services account? Follow the steps in the question above, 'How do I set up my Online Services account' to **get set up**.

Can I offer ELC if one of my employees has been diagnosed with a terminal illness?

Unfortunately, if your employee has been diagnosed with a terminal illness and are not already covered by ELC, you'll be unable to begin or upgrade their cover.

But, if your employee has been diagnosed with a terminal illness while they are currently covered by ELC, then this cover can continue.

I need more information on the criteria for ELC/EAC, where can I find this?

You can find out more about the criteria within the '**ELC/EAC Employer guide (UK)**', '**ELC/EAC Employer guide (Isle of Man)**', '**EAC Policy Conditions**' and '**ELC Rules**'.

My company no longer meets the eligibility rules for ELC/EAC, what should I do?

Please contact our support team: EAC.ELC@bandce.co.uk



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