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.

P Help & support	Home	•
Home	PLEASE READ	
Messages (19) Change my password	The Trustees of The People's Pension has duties under the UK Anti-Money Laundering Regulations to keep and maintain certain records relating to parties connected to the pension scheme – This includes participant employers. In order to rotaintain our records, we therefore need existing employers to provide us with some additional information.	
Change my security word		
Help	Decount	
Logout	Sample account name	
	Switch to The People's Pension Switch	
	Manage account Select	
	Payment schedules Select	
	Make a payment Select	
	Manage scheme leavers/opt outs Select	-
	View documents Select	
	EAC/ELC Declaration Select ()	4

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'.

	We have a new name – People's Partnership find out more here	CLOSE 😣
e's	test11980056	@test.com
	Employee Accident Cover (EAC) and Employee Lif	e Cover (ELC)
Help & support	Declaration Requirement	
Home	It's important that we have the most up-to-date information Employers need to ensure that their employees mean the eligibility rules and 'actively at work' oriteria every time they schemely and for any subsequent cover upgrades for LLC. We need an authorsed person to confirm that you will o accordance with these requirements by completing the declaration schema before.	add an employee into the perate your account in
ployees ments	Who is an Authorised Person? Any person authores to enter into contracts on behalf of the organisation, either directly by means of an authority organisation's atticks of association, pathecistip agreement or other constituting document (as appropriate), or by contained in that constituting document, or a person within that organisation who otherwise has authority to enter in organisation.	rested in them by the fologation under a power ito contracts on behalf of the
mpioyer	Further information on these requirements can be found in the "Employer Technical Guide", "EAC Policy Conditions' an latest version of these documents can be found on our Employee Accident and Life Cover webpage.	d 'ELC Rules' document. The
	Declarations:	
	1. I confirm that I have read and understood the 'Employer Technical Guide', the 'ELC Rules' document, and iff releva	nt) the 'EAC Policy Conditions'.
	 I confirm that any B&CE Employee Accident Cover (EAC) and Employee Life Cover (EIC) that is provided to our emp accordance with the "EAC/EIC Technical Guide", "EIC Rules' document and "EAC Policy Conditions". 	loyees will be managed in
	 Lunderstand that employees must be 'actively at work' when cover begins and that 95% of all eligible employees (For ELC there must be a minimum of 5 employees in each category where more than one is established). 	for a defined category must join
	 I confirm that any status changes to ELC provided to our employees, will be in accordance with the 'ELC Technical document. 	Guide' and 'ELC Rules'
	5.1 contirm that we won't include employees under the scheme(s) who are not 'actively at work' when cover is due t upgrades for ELC are due to start, until they satisfy the 'actively at work' requirements.	o begin or when subsequent
	6. Loonlim that we had no prior knowledge of any employees, included in the member schedule spreadsheet for B been diagnosed with a terminal illness of the date their core was means on liness where the expectation of the isses hare no eye are from the date of being diagnosed with a term	C on or after 1 April 2018, having last upgraded. Terminal illness inal illness.
	7. I confirm we won't include any new employees for ELC if we're aware that they've been diagnosed with a termina	l ilness.
	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	
	Cancel Save and continue	
_		

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

Deople's	test119800	56@test.com
Help &	Thanks, we've got your annual actively at work	declaration.
Support Home	Click here to continue	
Account Home		
Manage employees		
Manage payments		
Manage employer		
Help.		
Logout		

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'.

lome	PLEASE READ				
lessages (3)	The Trustees of The Peo certain records relating	ple's Pension has duties under the UK to parties connected to the pension sch	Anti-Money Laundering Reg neme - this includes particip	julations to keep and maintain ating employers. In order to	
ign up an mployer	maintain our records, w	e therefore need existing employers to	provide us with some addi	lional information.	
hange my assword					
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lelp	Filter your accounts by	action required All accounts	~		
ogout	Employer	Staging/duties start date	No. of accounts		
	EMPLOYER NAME	01/01/2022	3	Show accounts 🕕	
	EMPLOYER NAME	01/01/2022	1	Show accounts ()	
	EMPLOYER NAME	01/01/2022	1	Show accounts (1)	

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.)

					Actions
012345	Account name	EAC/ELC	Weekly + Monthly		o- 0 <
246810	Account name	The People's Pension	Monthly	01/01/22 - 02/02/22	Go to account
1357911	Account name	The People's Pension	Weekly	01/01/22 - 02/02/22	EAC/ELC Declaration

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'.

	We have a new name - People's Partnership Find out more here	CLOSE 😣
e's	test11980056@test.	com
	Employee Accident Cover (EAC) and Employee Life Co	ver (ELC)
telp & upport	Declaration Requirement	
ome	It's important that we have the most up-to-date information Employees need to ensure that their employees meet the eligibility rules and 'actively at work' criteria every time they add an er schemeigt and for any subsequent cover upgrade for BLC. We need an authorised person to confirm that you will operate you accordance with these requirements by completing the disclaration section below.	mployee into the ir account in
mployees	Who is an Authorised Person? Any necess or thorized to enter intercontracts on helpfl of the organisation, either directly by means of an authority varied in th	am by the
zyments	Per plasar domains affacts of association, pathership and on the organisation collision according to income an advance of solution and according to income and according to income and according to a possible according to a proceeding according to a p	under a power ts on behalf of the
ployer	Turther information on these requirements can be found in the "Employer Technical Guide", "EAC Policy Conditions' and "ELC Rule latest version of these documents can be found on our Employee Accident and Life Cover webpage.	es' document. The
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	I confirm that I agree with all the declarations listed above.	
	Name	
	Position	
	Date 23/05/2024	
	Cancel Save and continue	

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



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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