Employee Life Cover and Employee Accident Cover

B&CE

Be safe. Be sure. We've got you covered.

Please keep this booklet safe

Please read this Employee guide and keep it safe in case you or your family need to make a claim in the future.

Profit for people

You're covered

Your employer has chosen to provide you with life and accident cover, at no cost to you.

While no one likes to consider the prospect of passing away, with Employee Life Cover (ELC), you can feel reassured that those important to you will receive some financial support should you die for any reason while in active employment.

Employee Accident Cover (EAC) provides some financial protection should you suffer serious injury in an accident at work, or while travelling to or from work regardless of whose fault it is.

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The following pages explain exactly what is covered and how to make a claim. If you need more information, please contact us on 0300 2000 555 or EAC.ELC@bandce.co.uk

The benefits of ELC and EAC

This valuable cover is provided by your employer at no cost to you.

When will ELC pay out?

If you die, ELC will pay your beneficiaries (this could be your family) a tax-free lump sum of money that provides some financial assistance at a particularly difficult time. You're automatically entitled to this cover, as detailed in your covering letter.

When will EAC pay out?

If you are seriously injured in an accident at work or while travelling to or from work, you'll receive a tax-free lump sum payment with EAC. You can use this money as you choose, but it could help pay for altering your home if you need easier access; for skills retraining if you can no longer manage your usual job or to cover some of the bills normally paid by your wages.

What you can expect	
Financial security for your beneficiaries	From £85,000 up to £255,000* if you die because of an accident at work or while travelling to or from work.
Financial support for you	Up to £40,000 if you are injured in an accident at work or while travelling to or from work.
Tax-free lump sum	The payment is free from income and capital gains tax and paid to your beneficiaries for ELC.** or directly to you in the case of EAC. Your beneficiary will not normally have to pay inheritance tax on the lump sum. If you were over age 75 at the time of your death, the lump sum payment to your beneficiary would be taxed under HM Revenue & Customs rules.
Free cover	The cost of this cover is paid by your employer.

* Dependent upon the level of Employee Life Cover being provided by your employer.
* The benefit changes listed above are accurate as of 3 November 2025, subject to applicable conditions.
** This will count towards the lump sum and death benefit allowance

About Employee Life Cover (ELC)

ELC provides a lump sum of money paid to your beneficiaries when you die, while you are covered. Your beneficiaries are entitled to claim if you die for any reason at any time.

The payment is doubled if you die because of an accident at work, or while travelling to or from work. Your beneficiaries could also receive a payment even if you no longer work for your employer because of death during a continuous period of unemployment or incapacity.

ELC is a death in service registered scheme, a trust-based arrangement with benefits being payable in accordance with the Scheme's Trust Deed and Rules.

Help us to pay the right amount, to the right people at the right time

In the event of your death, payment will be made at the discretion of the Trustee, if all premiums have been paid. You can help with this by letting the Trustee know who you would like payment to go to. To do this you'll need to complete a nomination form.

You can nominate any person including your spouse, civil partner, partner, boyfriend, girlfriend, children, brother, sister, parents, other relatives, friends or a charity or other organisation. This is called 'nominating a beneficiary'.

There is no limit to the number of people you can nominate to share a proportion of the proceeds. If the beneficiary is under 18, we may create a Trust in which to hold the monies until they reach maturity.

You can also change your mind as many times as you need but you'll have to sign and date a new nomination form and return it to us each time.

The Trustee will give every consideration to your wishes but your nomination is not legally binding on the Trustee. The Trustee may use its discretionary powers to pay the lump sum to your estate or any dependant or relative living at the time of your death.

Types of cover

The amount of money your beneficiaries may receive depends on the level of cover provided by your employer. We offer 3 levels of cover as outlined below. The level of cover your beneficiaries are entitled to is detailed in your covering letter.

Level	Minimum payment*	Payment made if you die because of an accident at work
Standard	£42,500	£85,000
Double	£85,000	£170,000
Triple	£127,500	£255,000

*The premiums and benefit changes listed above will take effect from 3 November 2025, subject to applicable conditions.

What's not covered

There are no specific exclusions that apply. However, the Trustees reserve the right to use discretion when paying claims to protect the interests of all members, for example one such event may be multiple death claims due to a catastrophic event.

*This may be lower in the case of ill health or unemployment

ELC benefits during unemployment or incapacity

Financial security even in unemployment or incapacity

With this cover there are additional safeguards for your family in case you die when you're unemployed or incapacitated.

Death during unemployment

To qualify for this benefit you must:

- have been continuously absent from any work since the last contribution was paid
- die within 2 years of the date the last contribution was paid
- be under the State Pension age
- have had at least 1 year's continuous membership of ELC before unemployment.

What your beneficiaries can expect to receive

This depends on when you were last actively employed. The table below shows what they could receive.

Period of of absence	% for unemployment absence	Amount
0 – 6 months	90	£38,250
6 – 12 months	70	£29,750
12 – 18 months	50	£21,250
18 – 24 months	30	£12,750
24 months >	nil	nil

Remember
You need to complete a nomination form to make sure the Trustee knows who you would like to receive this benefit if you die

Death during incapacity

To qualify for this benefit you must:

- have been continuously absent from any work through incapacity since cover ceased
- die within 3 years of the last contribution paid by your employer
- be under the State Pension age
- have had at least 1 year's continuous membership of ELC immediately before the incapacity.

What your beneficiaries can expect to receive

This depends on when you were last actively employed. The table below shows what your beneficiaries could receive.

Period of of absence	% for incapacity	Amount
0 – 12 months	100	£42,500
12 – 24 months	60	£25,500
24 – 36 months	30	£12,750
36 months >	nil	nil

When was the last contribution paid?

If you're unsure when the last contribution was paid, call us on 0300 2000 555 and we'll let you know.

About Employee Accident Cover (EAC)

EAC provides a lump sum of money paid to you if you are injured as a result of an accident while you are at work or travelling to or from work. You can make more than one claim but the maximum amount payable for each separate qualifying accident is £40,000.

Your employer can only provide you with EAC if you're a permanent resident and have your main home in the United Kingdom or the Isle of Man. You'll also need to hold a United Kingdom or Isle of Man National Insurance number. If you're not sure whether you qualify for cover please contact your employer.

EAC is a group accident insurance policy provided by B & C E Insurance Limited and administered by People's Administration Services Limited.

What's a qualifying injury?

Not all injuries are included in this cover.

We define a qualifying injury as the bodily loss or damage an employee suffers in a single qualifying accident which, within 6 months, is or becomes the sole and direct cause of any one or more of the injuries listed in the table below.

In the case of total disablement, the period of total disablement must be continuous and must begin immediately following the qualifying accident.

What's a qualifying accident?

A qualifying accident is a single accident which occurs during the time you are covered anywhere in the world, while you are at work or while you are travelling directly to or from work from where you live.

What's not covered?

A qualifying injury resulting from any sickness or disease you may suffer that does not directly result from a qualifying accident.

An injury where it's proved the qualifying accident happened due to you being affected by alcohol or drugs not prescribed by a registered medical practitioner.

A previous problem affecting the area of the injury where there is evidence indicating that a single accident is not the sole and direct cause, or that the previous problem prevented you from working at any time.

Injury because of war, invasion, act of foreign enemy, hostilities or warlike operations, civil war, mutiny or any other civil commotion to overthrow or influence the government by terrorism or violent means, terrorist activity, earthquakes, windstorms, flooding, pandemics, nuclear radiation, radioactive contamination, (controlled or not) and biological or chemical contamination.

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What's covered	What you can expect to receive	What we mean by this
Loss of sight in both eyes	£40,000	Total and permanent loss of sight
Loss of sight in one eye	£20,000	
Loss of hearing in both ears	£20,000	Total and permanent loss of hearing
Loss of hearing in one ear	£10,000	
Loss of hand or foot	£40,000	Separation below the elbow or knee, or permanent loss of use of such limbs
Loss of arm or leg	£40,000	Separation at or above the elbow or knee, or permanent loss of use of such limbs
Loss of big toe	£2,000	Loss of at least one joint of a big toe, or permanent loss of use of a big toe
Loss of any other toe	£1,000	Loss of at least one joint of a toe other than a big toe, or permanent loss of use of a toe
Loss of thumb	£5,000	Loss of at least one joint of a thumb, or permanent loss of use of a thumb
Loss of index finger	£5,000	Loss of at least one joint of an index finger, or permanent loss of use of an index finger
Loss of any other finger	£1,500	Loss of at least one joint of a finger other than a thumb or index finger, or permanent loss of use of a finger
Total disablement lasting at least 12 months	£7,500	Total disablement (caused other than by loss of hand, foot, arm or leg or loss of sight) which entirely prevents you from carrying on any work of any type from the date of the qualifying accident
Total disablement lasting at least 24 months	£7,500	
Permanent total disability	£40,000 Less any payment previously made in respect of total disablement	A total disablement is considered as 'permanent' if a registered medical practitioner has certified that the employee has suffered total disablement and is totally unfit for any work and will remain so from the date of the qualifying accidenta

How to claim

We know it's important for you to receive your money quickly, so we aim to process your claim and get your payment out as soon as possible.

To do this, it's essential that you provide us with all the relevant paperwork when you make your claim.

1 Call us on **0300 2000 555** → **2** Complete all relevant forms → **3** Send them back to us

Claims process in detail

1 **The person making the claim calls us on 0300 2000 555 or email us at EAC.ELC@bandce.co.uk** and we'll guide them through the steps of the claims process. To help us improve our service, we may record their call.

2 **To process a claim the following items are required:**

Claimant forms
The person making the claim completes a claim form and a consent form.

Employer form
For ELC claims, we'll send the employer form direct to your employer. For EAC claims, you should pass the employer form to your employer to complete and return to us.

Evidence of death of the member
An original of the member's death certificate, Grant of Probate or Letters of Administration may also be required.

Proof of identity
A copy of your driving licence or your passport, for example. Please visit **thepeoplespension.co.uk/confirming-your-identity-leaflet** for a full list of the documents we can accept.

We may use an electronic verification service to help us check the claimant's identity. This check will be visible on your credit file but will not affect your credit rating. If the electronic check does not provide us with satisfactory evidence, we may ask for further proof, such as a recent utility bill. This evidence is required by law to ensure we comply with Money Laundering Regulations.

For death in unemployment or death in incapacity claims
Evidence that you sought Jobseekers' Allowance (or an acceptable equivalent) where a claim is made for death in unemployment and medical evidence for death in incapacity.

Medical evidence of the injury
Once we've received your completed claim and consent forms, we'll forward a medical certificate direct to your GP or consultant for completion.

Bank details and proof of bank details
Additional information may be requested if required during the claims process.

3 **Return all the information to us at:**
People's Administration Services Limited, Manor Royal, Crawley, West Sussex RH10 9QP.

We recommend that the information is sent to us by recorded delivery. We'll then return any original documents by recorded delivery as soon as is possible. The person claiming must submit the claim within 12 months of the date of accident or death and final settlement will normally be made within 12 months of the claim.

If you have any queries or need any help, please contact us.
Telephone 0300 2000 555
Email EAC.ELC@bandce.co.uk

For EAC only

Multiple claims

You can make more than one claim but the maximum amount payable for each separate qualifying accident is £40,000.

If you have any queries or need any help, please contact us.
Telephone: 0300 2000 555
Email: EAC.ELC@bandce.co.uk

Law

B & C E Insurance Limited is authorised to carry on insurance business in the United Kingdom and the Policy is issued on the basis that it concerns insurance business carried on in the United Kingdom, and that B & C E Insurance Limited is not required to be licenced or authorised to carry on insurance business in any other jurisdiction. B & C E Insurance Limited will refuse to provide cover should it transpire that providing the employee accident cover in respect of any employee may require us to be licenced or authorised otherwise than in the United Kingdom.

Complaints and compensation

Any complaint about any aspect of our activities in relation to the operation of this cover, should be sent to:

B & C E Insurance Limited
Manor Royal, Crawley, West Sussex, RH10 9QP
Telephone: 01293 586 666
Email: complaints@bandce.co.uk

If you're not happy with how we've responded to your complaint, you can refer it to the Financial Ombudsman Service at:
Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London , E14 9SR
Telephone: 0800 023 4567 (free from mobile and landlines) or 0300 123 9123 (calls to this number cost no more than calls to 01 or 02 numbers). financial-ombudsman.org.uk

In the event we are unable to pay a valid claim against us, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of the claim.

For more information about compensation arrangements contact the Financial Service Compensation Scheme at:
Financial Services Compensation Scheme
10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU
Telephone: 0800 678 1100
fscs.org.uk

Your questions answered

How do I know which level of life cover I am entitled to?

The level of cover provided by your employer is shown in the covering letter you received with this booklet. You can also check directly with your employer if you are unsure. Alternatively, call us on 0300 2000 555 and we can let you know.

Are the benefits transferable between employers?

Yes if your new employer is providing ELC/EAC from B&CE. However, the level of life cover may be different. You'll be sent new documentation which will confirm your level of cover being provided by your new employer.

Continuous cover

If you move from one employer to another and both are offering ELC/EAC, then we'll treat this as continuous cover should a claim be made.

Who receives the ELC benefit?

Payment may be made to your nominated beneficiaries if an ELC nomination form has been received by us. You should note however that while the Trustee will give every consideration to your wishes, your nomination is not legally binding on the Trustee. The Trustee may use its discretionary powers to pay the lump sum to your estate or any dependant or relative living at the time of your death.

Where can I get another copy of the nomination form?

You can get a form by downloading one at **bandce.co.uk/life-cover-nomination-form**

Do I need to provide originals of all documentation?

Full details of what you need to provide are included in the 'Making a claim' section of this booklet but other than a claimant needing to provide an original of the death certificate, we will accept copies of all other documentation.

How are claim payments made?

Claim payments are made by direct credit to either you, your estate, or your beneficiaries' bank or building society account.

Useful information

Email: EAC.ELC@bandce.co.uk
Telephone: 0300 2000 555

Post People's Administration Services Limited
Manor Royal, Crawley, West Sussex, RH10 9QP
Website bandce.co.uk

Your data, your choice

Please take a look at our Privacy notice to find out more about how we look after your information **bandce.co.uk/privacy-policy**

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Manor Royal, Crawley, West Sussex, RH10 9QP. Tel 0300 2000 555. www.peoplespartnership.co.uk

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