

Frequently asked questions



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

Why do I need to complete an online declaration?

As you offer EAC/ELC, 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 EAC/ELC 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?

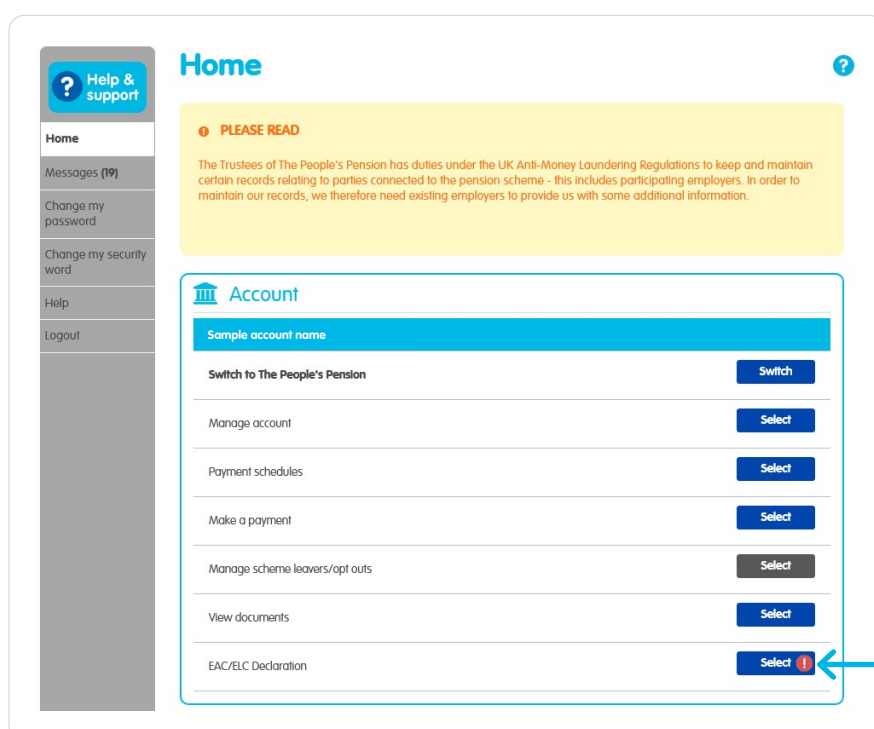
The term 'actively at work' refers to your employees being physically and mentally able to complete their work from when their EAC/ELC begins, or you update their ELC.

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 EAC/ELC 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'.

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: 14/01/2022

You won't see a confirmation screen or receive an email to say you've completed the online declaration, after you click 'Save and continue'. But don't worry, we will have received it.

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'.

Home

PLEASE READ

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 participating employers. In order to maintain our records, we therefore need existing employers to provide us with some additional information.

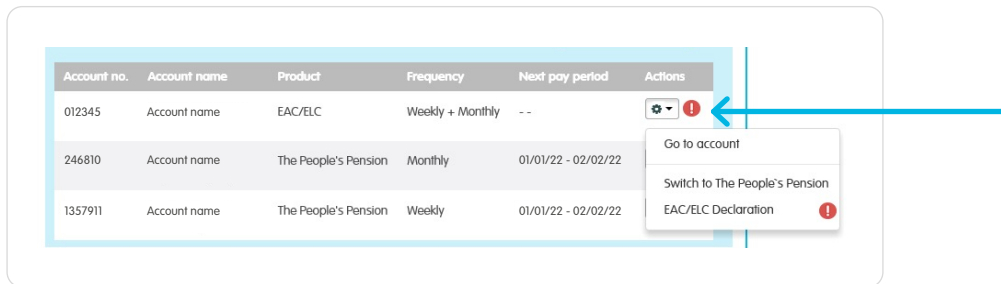
Accounts

Filter your accounts by action required: All accounts

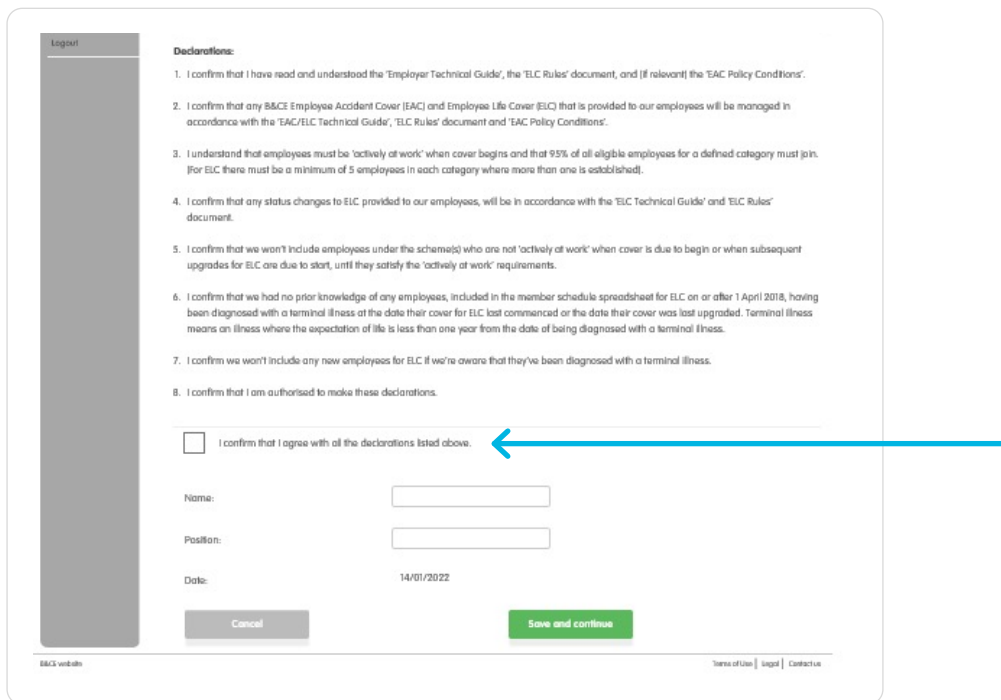
Employer	Staging/duties start date	No. of accounts	
EMPLOYER NAME	01/01/2022	3	Show accounts !
EMPLOYER NAME	01/01/2022	1	Show accounts !
EMPLOYER NAME	01/01/2022	1	Show accounts !

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[Show all](#)

- Select the drop-down menu on the 'Actions' column next to all your accounts that provide EAC/ELC 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.)



- 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'.



You won't see a confirmation screen or receive an email to say you've completed the online declaration, after you click 'Save and continue'. But don't worry, we will have received it.

I've completed the declaration, but it still has an exclamation mark showing that I need to complete it, 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.

I have more than one account operating EAC/ELC, 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. Lookout 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 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 EAC/ELC, 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 EAC/ELC, what should I do?

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