

Life Cover Information Document

Company: B&CE Scheme: Employee Life Cover from B&CE

B&CE

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This document provides a summary about this scheme. If you'd like to see the full terms, please read our ELC Rules. Visit: bandce.co.uk/ELC-rules

What is this type of cover?

It's a death in service scheme designed for employers in the construction industry or allied trades to offer their employees life cover as part of their workplace benefits. For more information on the benefits and amounts paid, please visit: bandce.co.uk/life-and-accident-cover



What is covered?

- ✓ Employees who die from accidental death, suicide, death in incapacity while employed by you or following a redundancy.
- ✓ Employees who die from an accident while at work or travelling to and from work.
- ✓ Employees who die while under the State Pension age, during a period of continuous incapacity, within 3 years of you paying the last contribution.
- ✓ Employees who die while under the State Pension age, during a period of continuous unemployment, within 2 years of you paying the last contribution.



What is not covered?

- There are no specific exclusions to payments under Employee Life Cover. However, we may not pay a claim if the guidelines set out in the Rules are not met. These include:
- ✗ Employees who were not 'actively at work'. (You can find details about this in the appendix of the ELC Rules. Go to: bandce.co.uk/ELC-rules)
 - ✗ Knowledge that an employee was suffering from a terminal illness when you set up their cover. An illness is when their life expectancy was less than 1 year from the date of diagnosis.



Are there any restrictions on cover?

- ! Employees must be resident in the UK or Isle of Man, if Employee Life Cover is provided along with Employee Accident Cover.
- ! Employees need to have been 'actively at work' at the time the cover was set up.
- ! You must make the payment for the period of cover the death occurred.



Where am I covered?

- ✓ They're covered while at work or travelling to or from work.



What are my obligations?

- You must maintain monthly contribution payments.
- You must maintain your payment schedules.
- You should keep your employees' details up to date.
- You must complete the annual declaration to confirm that all your employees are 'actively at work'.
- You should take reasonable care to protect your employees.

Listed above are the main obligations. For other examples, please read the ELC Rules. Visit: bandce.co.uk/ELC-rules



When and how do I pay?

- You pay premiums monthly in arrears.
- You make any payments by Direct Debit.



When does the cover start and end?

- Cover starts from the date you tell us on your application form.
- The cover will end when you cancel it or stop making payments.



How do I cancel the cover?

- You can cancel this cover at any time. We'll pay any acceptable claims after the cover ends if they happened during the period of cover.
- To cancel your cover please email us at **EAC.ELC@bandce.co.uk** or call us on **01293 586666**.