

# ELC/EAC Employee toolkit



A quick guide to help you understand the benefits of **Employee Life Cover (ELC)** and **Employee Accident Cover (EAC)**.

## ELC and EAC at a glance

Your employer has provided you with ELC/EAC, or standalone ELC, to help **protect you and your loved ones**.

### ELC:

- **Broad life cover** – including accidental death and suicide
- **Nominate beneficiaries** you'd like to receive payout
- **Three levels of cover**– standard, double or triple

### EAC:

- **Range of accidents covered** at work or on way to/from work
- Can make **more than one** claim
- Need to have permanent residence in the **UK or Isle of Man** to be eligible for this cover

## Protect what matters to you with ELC

ELC provides a **lump sum payment** if you sadly die at any time - not just at work - while you're covered.

You can **nominate beneficiaries** you'd like to receive the payout, which could reduce the financial burden on your loved ones at an already difficult time. See **'Tell us who you'd want the payout to go to'**.

The payout depends on the **level of cover** your employer chose for you – standard, double or triple. There's an **additional payment** if you die because of an accident at work.

Not sure which level you have? Refer to your welcome letter or check with your employer.

| Level of cover | Minimum payout if you die* | Total payout if you die from an accident at work |
|----------------|----------------------------|--|
| Standard       | £42,500                    | £85,000  |
| Double         | £85,000                    | £170,000   |
| Triple         | £127,500                   | £255,000   |

\*Except in the case of ill health or unemployment, where the payment amount is decided by how long you've been out of work. See **'Continued protection during incapacity or unemployment'**.

You may be able to transfer your cover to another employer, if they provide B&CE's ELC/EAC.

# Continued protection during ill health or unemployment

Another benefit of ELC is that you may **still have some financial protection** if you die after leaving your employer.

This could apply if:

- you've been absent from work through ill health, and you die within **3 years** of your employer paying your last contribution (known as '**death in incapacity**'), or
- you've been absent from work, you were unemployed, and you die **within 2 years** of your employer paying your last contribution (known as '**death in unemployment**').

In both cases, you must've also:

- been continually absent from any work since your cover stopped
- had **at least 1 year's continuous ELC membership** at the date your cover stopped
- been **under State Pension age** at date of death.

The payout depends on how long you've been off work – the longer you've been absent, the less the payout will be.

Find out more about death in incapacity and death in employment in the ELC/EAC employee guide: [bandce.co.uk/employee-guide](https://bandce.co.uk/employee-guide)

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## Tell us who you'd want the payout to go to

We don't like to think about a time when we're no longer around. But it's important to let us know who you'd like to receive the ELC payment if you die - known as 'nominating a beneficiary'.

Here's what you should know:

- You can download the beneficiary nomination form here: [bandce.co.uk/elc-beneficiary](https://bandce.co.uk/elc-beneficiary)
- ELC payments are made at the discretion of The Trustee. They'll consider your wishes; however, your nomination isn't legally binding
- You can nominate **as many beneficiaries as you like**
- Your beneficiaries don't need to be related to you. You can even nominate a charity or other organisation
- You can **change your nominated beneficiaries** at any time – you'll need to complete, sign and return a new form to us each time you do this

Share our **beneficiary toolkit** with your beneficiaries, to help them understand how ELC works and how to make a claim: [bandce.co.uk/beneficiary-toolkit](https://bandce.co.uk/beneficiary-toolkit)

# How EAC protects you:

Your employer may be providing you with EAC as well as ELC.

Check your welcome letter, or with your employer, if you're not sure if you have this.

With EAC you could get a **lump sum payment** if you're seriously injured in an accident at work, or while travelling to or from work.

You can use this money however you choose, and it could make a huge difference with **covering unexpected costs** due to your injury.

The injuries covered by EAC are shown in the table, along with the payment you could get.

Not all injuries will be eligible for a payout – see the ELC/EAC employee guide for exclusions: [bandce.co.uk/employee-guide](http://bandce.co.uk/employee-guide)

## Injuries that qualify for a payment:

| Qualifying injury  | Payment   |
|--|---|
| Loss of sight in both eyes   | £40,000   |
| Loss of sight in one eye   | £20,000   |
| Loss of hearing in both ears   | £20,000   |
| Loss of hearing in one ear   | £10,000   |
| Loss of hand or foot   | £40,000   |
| Loss of arm or leg   | £40,000   |
| Loss of big toe  | £2,000  |
| Loss of any other toe  | £1,000  |
| Loss of thumb  | £5,000  |
| Loss of index finger   | £5,000  |
| Loss of any other finger   | £1,500  |
| Total disablement – payment varies depending on whether temporary or permanent | £7,500 – £40,000 minus any payment previously made in relation to the total disablement |

## How to make an EAC claim

We understand that being injured and potentially unable to work can lead to money worries. So, we'll do our best to process your claim as soon as we can.

What you need to do:

1. Contact us on **0300 2000 555** or [b&a@bandce.co.uk](mailto:b&a@bandce.co.uk). We'll guide you through the claims process and the information you need to send to us.
2. **Complete all relevant forms.** This includes a claimant form and a consent form. We'll also ask you to give your employer a form to complete and return.
3. **Send back your completed forms** along with any other information we've asked for (e.g. proof of identity) by email or post. For post, we recommend sending via recorded delivery.

**You must contact us within 12 months of your accident, otherwise your claim may no longer be valid.**

Once we have your claimant and consent forms, we'll ask your GP or consultant to complete a medical certificate.

We may also ask for additional information throughout the process, such as your bank details.

# Need additional support?

**Our Construction Workers' Charitable Trust** (formerly B&CE Charitable Trust) has supported 1000s of construction workers when they needed it most through:

- hardship grants
- education and training grants
- support and guidance via our Construction Work Helpline.

Find out more about the support we can offer you and your family on our website: [bandce.co.uk/CWCT](https://bandce.co.uk/CWCT)

## Useful resources

B&CE website: [bandce.co.uk/life-and-accident-cover](https://bandce.co.uk/life-and-accident-cover)

Beneficiary nomination form: [bandce.co.uk/elc-beneficiary](https://bandce.co.uk/elc-beneficiary)

### Handy guides:

ELC/EAC employee guide: [bandce.co.uk/employee-guide](https://bandce.co.uk/employee-guide)

ELC-only employee guide: [bandce.co.uk/employee-guide-ELC](https://bandce.co.uk/employee-guide-ELC)

### Further support:

Construction Worker Helpline: **0808 801 0372**. Freephone 8am-8pm, 7 days a week

**Turn2US** is a charity that provides support to people who are struggling financially. Find out more about the support they offer on their website: [turn2us.org.uk](https://turn2us.org.uk)

**If you need help or further information, please contact our friendly team.**

Email us: [info@bandce.co.uk](mailto:info@bandce.co.uk)

Or call us: **0300 2000 555**. We're here Monday to Friday, 8.30am – 6pm.