

ELC/EAC Employer toolkit

B&CE

Your quick guide to **Employee Life Cover (ELC)** and **Employee Accident Cover (EAC)**.

This guide is a summary only – please read the ELC rules and EAC Policy Conditions (see '**Useful resources**') for further details.

ELC and EAC at a glance

ELC and EAC help you protect your employees.

- ✓ **Flexible** for you and your employees – can include seasonal and temporary workers
- ✓ Can have ELC/EAC combined or ELC as a standalone product

ELC:

- **Broad life cover** – including accidental death and suicide
- **Three levels of cover** – standard, double or triple

EAC:

- Covers a **range of accidents** – at work, or on way to or from work
- Employees need to have residence in the **UK or Isle of Man**

How it works

- Cover starts from the date you tell us on your application, and **stops when you cancel or stop making payments**
- You **send us a list of employees** you want to cover when you first join
- You pay for the cover **in arrears** – so you pay for the previous month, meaning you only pay for the cover you need
- If you want to **add or remove employees** from the cover, simply do this on your online schedule, or contact us at EAC.ELC@bandce.co.uk, before the 21st of the month. Schedules are processed on or around the 23rd of the month

Want to close your account? Let us know by email/letter at least 10 days before your next schedule is due to be processed. Otherwise your schedule may be processed, and you'll need to pay for that month's cover. As these are insurance products, we're unable to offer refunds.

Using your online account

We set up your online services when you join. From your online account, you can:

- ✓ manage your **monthly schedules**
- ✓ **add new employees** to your schedule
- ✓ mark **leave dates** against employees to stop their cover
- ✓ edit company and employee details
- ✓ complete your 'actively at work' declaration.

Need help with your Employer Online Services? Check out our guide: bandce.co.uk/EOS-guide

What you need to do

Having cover in place for your employees shows them you value their wellbeing. Continue to look after them by:



Always

Paying continuous premiums. Any gaps could mean they're not covered, so we wouldn't pay out if they make a valid claim.

So, it's important that you continue to pay for your employees' cover throughout periods of:

- holiday
- short-term and long-term sickness absence
- temporary absence from work
- permitted or paid absence.



Monthly

Checking your upcoming (outstanding) payment schedule to make sure all employees you're covering are on there, with the correct level of cover. If an employee isn't included and a valid claim is made, the claim may not be paid.

Adding new employees and marking leavers on your schedule, so you're only paying for the employees you want to cover.



Annually

Complete your annual 'actively at work' declaration. See '**what is the 'actively at work' declaration?**'.

What is the 'actively at work' declaration?

When you apply for ELC and EAC, you'll need to confirm that the employees you want to cover are '**actively at work**'. For ELC, you'll also need to confirm that you have no knowledge of these employees having been diagnosed with a terminal illness.

We'll ask you to re-confirm your agreement to the 'actively at work' declarations each year, to help ensure your employees continue to meet the eligibility rules.

But what does 'actively at work' mean?

To be classed as 'actively at work', your employees must be **physically and mentally able to complete their work** when their cover starts, and at any point when their cover is upgraded.

You can complete your 'actively at work' declaration in your online account. Email us at EAC.ELC@bandce.co.uk if you need help with accessing your online services.

Find out more about completing your annual declaration in our FAQs: bandce.co.uk/declaration

Supporting your employees

Having cover in place gives your employees peace of mind that they, and their loved ones, are protected. Here's what they should know:

How ELC protects your employees

ELC provides a **lump sum payment** if an employee sadly dies while they're covered. This can help relieve the financial burden on their loved ones at an already difficult time.

Your employees can **nominate beneficiaries** they'd like to receive the payout. Payments are made at the discretion of The Trustee, but they'll consider the member's wishes.

Payouts are based on the employee's **level of cover**. There's an **additional payment** if the employee dies because of an accident at work.

Death in incapacity and unemployment

A member who's no longer employed by you **may still be eligible for payment of benefits from ELC**. This could apply if:

- they've been absent from work through ill health (incapacity), and their date of death is **within 3 years** of you paying their last contribution, or
- they've been absent from work, they were unemployed, and their date of death is **within 2 years** of you paying their last contribution.

In both the cases above, the member must've also:

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

Find out more about death in incapacity and death in employment in our blog: bandce.co.uk/continued-cover

How EAC protects your employees

Unfortunately, accidents in the workplace can happen. EAC provides a **lump sum payment** if your employee is seriously injured in an accident at work, or while travelling to/from work.

The payout they'll receive depends on their injury, and not all injuries are covered. See our website for more details: bandce.co.uk/life-and-accident-cover

Qualifying injuries:

- Loss of sight in one or both eyes
- Loss of hearing in one or both ears
- Loss of hand, foot, arm, leg, toe, thumb, finger
- Total disablement



We've created an **employee toolkit**, available here: bandce.co.uk/employee-toolkit to help you tell your employees about their ELC and EAC benefits.

Useful resources

B&CE website: bandce.co.uk/life-and-accident-cover

The legal stuff:

Employee Life Cover rules: bandce.co.uk/ELC-rules

Employee Accident Cover policy conditions: bandce.co.uk/EAC-conditions

Latest ELC/EAC stats:

ELC/EAC factsheet: bandce.co.uk/factsheet

Handy guides:

ELC/EAC employer guide: bandce.co.uk/employer-guide

ELC/EAC employer guide – Isle of Man: bandce.co.uk/employer-guide-IOM

ELC-only employer guide: bandce.co.uk/employer-guide-ELC

Online services guide: bandce.co.uk/EOS-guide

'Actively at work' declaration FAQs: bandce.co.uk/declaration

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

Email us: EAC.ELC@bandce.co.uk

Or call us: **01293 586666**. We're here Monday to Friday, 8.30am – 6pm.

People's Administration Services Limited
Manor Royal, Crawley, West Sussex, RH10 9QP. Tel 0300 2000 555. www.peoplespartnership.co.uk

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