

Employee Life Cover from B&CE

B&CE



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

Please
keep this
booklet
safe

To fully understand your cover please read this booklet, then keep it safe in case your family need to make a claim in the future.

**For people,
not profit**

We've got you covered



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Construction remains one of the most dangerous industries. However safe the environment in which you work, no company can entirely prevent accidents from occurring. This is why your employer is providing you with Employee Life Cover, at no cost to you.

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

In this brochure

Employee Life Cover (ELC)	1-6
– About ELC	
– ELC additional benefits	
– How to make a claim under ELC	
Your questions answered	7

The benefits of ELC from B&CE

Financial security when you need it most

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

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 are automatically entitled to this cover, as detailed in your covering letter.

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.

What you can expect

Financial security for your beneficiaries

From £80,000 up to £240,000* if you die as a result of 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** 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

** This will count towards the pensions lifetime 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 as a result 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 as a result 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 untimely death, payment will be made at the discretion of the Trustee. 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. There is no limit to the number of persons you can nominate to share a proportion of the proceeds. If the beneficiary is under 21, we may create a Trust in which to hold the monies.

You can also change your mind as many times as you need but you'll need 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.

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Types of cover

The amount of money your beneficiaries may receive depends on the level of cover provided by your employer. We offer three 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 as a result of an accident at work
Standard	£40,000	£80,000
Double	£80,000	£160,000
Triple	£120,000	£240,000

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

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.

ELC additional benefits

Financial security even in unemployment or incapacity

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

Death during unemployment

In order to qualify for this benefit you must have been continuously absent from any work since the last premium was paid by your employer and die within two years of this date. You must also be under the State Pension age and have had before the unemployment at least 1 year's continuous membership of ELC.

What your beneficiaries can expect to receive

The amount of money your beneficiaries can expect to receive depends on when you were last actively employed. The table below shows what they could receive based on standard cover of £40,000.

Period of absence	% for unemployment absence	Amount
0 – 6 months	90	£36,000
6 – 12 months	70	£28,000
12 – 18 months	50	£20,000
18 – 24 months	30	£12,000
24 months >	nil	nil

Death during incapacity

To qualify for this benefit you must have been continuously absent from any work through incapacity since cover ceased and die within three years of the last premium paid by your employer. You must also be under the State Pension age and have had immediately before the incapacity at least 1 year's continuous membership of ELC.

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.

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 based on standard cover.

Period of absence	% for incapacity	Amount
0 – 12 months	100	£40,000
12 – 24 months	60	£24,000
24 – 36 months	30	£12,000
36 months >	nil	nil

How to make a claim under ELC

Death Benefit Lump Sums are a discretionary payment. The Trustee/Administrator of the ELC scheme shall consider the information provided when making their decision. It is important that all the information supplied is a true and accurate description of the deceased's personal circumstances at the date of death.

1 To process a claim the following items are required:

Completed information form

The person making the claim completes this form.

Employer form

The employer form should be passed to your employer for them to complete and return to B&CE.

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 the driving licence or passport for the person claiming, together with a copy of a marriage certificate where appropriate and proof of address, for example a recent utility bill.

We may also use an electronic verification service through SmartSearch to help us verify the claimant's identity and bank account. 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 the member sought Jobseeker's Allowance (or an acceptable equivalent) where a claim is made for death in unemployment and medical evidence for death in incapacity.

Additional information may be requested if required during the claims process.

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2 The person making the claim calls us on 0300 2000 555 and we will guide them through the steps of the claims process. To help us improve our service, we may record their call.

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To make a claim please call:
0300 2000 555

3 Return all the information to us at:
B & C E Financial Services Limited,
Manor Royal, Crawley, West Sussex
RH10 9QP.

We recommend that the information is sent by recorded delivery.

The person claiming must submit the claim within 12 months of the date of 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 info@bandce.co.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 detailed 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 from B&CE. However, the level of life cover may be different. You will be sent new documentation which will confirm your level of cover being provided by your new employer.

Who receives the ELC benefit?

Payment may be made to your nominated beneficiaries if an ELC nomination form has been received by B&CE. 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 www.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 your estate, or your beneficiaries' bank or building society account.

Useful information

Email info@bandce.co.uk

Telephone 0300 2000 555

Post B & C E Financial Services Limited
Manor Royal, Crawley,
West Sussex RH10 9QP

Website www.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 www.bandce.co.uk/privacy-policy.



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