

Digital Broker Platform

Quotation Guide



This is not a consumer advertisement. It is intended for professional use only and should not be relied upon by private individuals or any other persons.



The aim of this guide

- ✓ To provide you with an overview of the Digital Broker Platform and how it works.
- ✓ Demonstrate the Quote and Buy journeys and their key features and benefits.
- ✓ Outline additional information to help you get the most out of the platform.

Digital Broker Platform Overview

- Digital Broker Platform is a new enhanced version of our current Online Quote and Buy (OQB) platform.
- The platform can allow you to get quotes, set up policies and complete renewal accounts online for our Group Life Assurance and Group Income Protection products.
- Quotations cover 10-250 employees.
- The platform links with Companies House, allowing you to quickly provide the employer details we need. Not all companies on Companies House can be quoted within Digital Broker Platform.
- The platform auto underwrites each quotation.
- The platform will produce quotes for existing schemes that have had up to two claims in the last five years.

The login screen

Legal & General

Home

LOG IN.

Please enter your LoginID and password to access the service.

Login ID

Password

LOG IN

Alternatively, [log in using Unipass.](#)

Forgotten your LoginID or password? Call us on 0370 050 0274

NOT REGISTERED?
Register online for access to our eServices.
[Register now](#)

NEED HELP?
If you require assistance with the registration process or use of our eServices please call
0370 050 0274
Monday to Friday between the hours of 9.00am and 5.00pm and select option 2.
Call charges will vary and we may record and monitor calls.

You are here: [Online Registration](#) > [Log in](#)

You'll need your FRN/FCA registration number and agency number to login.

1. If you have any problems with logging into the platform call **0370 050 0274 option 2 then 1.**

We may record and monitor calls. Call charges will vary.

2. If you haven't done so already - you can register to use the platform via the register now button.

Digital Broker Platform homepage

The screenshot shows the Digital Broker Platform homepage. At the top left is the Legal & General logo. At the top right is the user profile for samantha.citroni@landg.com. The main content area is divided into several sections:

- 1. Quotes Banner:** A blue banner showing 70 quotes in progress, 85 quotes completed, and 42 applications in progress. A 'VIEW ALL QUOTES' link is at the bottom.
- 2. Online Renewals Banner:** A blue banner showing 164 online renewals, 85 renewals due, and 11 in-progress renewals.
- 3. Forms and Downloads:** A section with a list of documents for download, including 'Current Group life assurance and dependants' pension technical guide', 'Group life assurance - how to register a scheme', 'Current Group income protection technical guide', 'Policy Terms', and 'Worklife Solutions brochure'. A 'View all' link is at the bottom.
- 4. News and Announcements:** A section with two news items: 'Welcome to your Digital Broker Platform' (dated 01/12/2017) and 'Talking about mental health' (dated 30/11/2017). A 'Read all news' link is at the bottom.
- 5. Know More About Our Products:** A section with four product cards: 'Group Life Assurance', 'Group Income Protection', 'Group Critical Illness Cover', and 'Flexible benefits'.

- 1. Quotes Banner**
Shows the total number of quotes you have in progress and of those, which are expiring and which have expired.
- 2. Renewals Banner**
Shows the renewals status of your policies compatible with Digital Broker Platform.
- 3. Forms and Download**
Frequently used documents.
- 4. News and Announcements**
Latest news and insight.
- 5. Know more about our products**
Key information on our core products.

Product details

The screenshot displays the user interface of the Digital Broker Platform. At the top left is the 'Legal & General' logo. A navigation menu is visible on the right, showing the user's email 'samantha.citroni@landg.com'. A blue box with the number '1' highlights the 'Select a product to start a New Quote' section. This section contains two product cards: 'Group Life Assurance' and 'Group Income Protection', with a 'START A QUOTE' button below them. To the right, there are two summary cards: 'QUOTES' and 'ONLINE RENEWALS'. The 'QUOTES' card shows 70 quotes in progress, 85 completed, and 42 applications in progress, with a 'VIEW ALL QUOTES' link. The 'ONLINE RENEWALS' card shows 164 online renewals, 85 renewals due, and 11 in progress renewals. Below these are two sections: 'FORMS AND DOWNLOADS' with a list of documents for download (e.g., 'Current Group life assurance and dependants' pension technical guide') and 'NEWS AND ANNOUNCEMENTS' with recent news items (e.g., 'Welcome to your Digital Broker Platform') and a 'Read all news' link. At the bottom, there is a 'KNOW MORE ABOUT OUR PRODUCTS' section with four cards: 'Group Life Assurance', 'Group Income Protection', 'Group Critical Illness Cover', and 'Flexible benefits'.

1. The product details banner allows you to choose which product you would like to get a quote for.

Remember to personalise your quotes with a specific name in order to reference each quotation that you produce on the platform for easy future reference.

Eligibility

The screenshot shows a web application interface for Legal & General. At the top, there is a navigation bar with the company logo and a user profile for 'samantha.citroni@landg.com'. Below the navigation bar, there is a section titled 'Select a product to start a New Quote' with three buttons: 'QUOTE', 'QUOTE', and 'QUOTE'. A modal window titled 'New Quote for Group Life Assurance - Eligibility' is open, displaying the following content:

To be able to quote online, your requirements must meet the following criteria: [View all info](#)

- This quote is for between 10 and 250 employees.
- There are no more than 6 categories. A category is a group of 3 employees or more who have the same basis of cover.
- The employees are not based in any of the following postcodes:
EC2V 7AE, EC2V 7JD, EC2V 7QA
- No employees work on offshore oil rigs or are based permanently overseas.
- The employer doesn't currently self-insure any of the benefits.
- The employee details you're using for the quote are not older than three months.
- The policy will cover any new employees as soon as they are eligible. Cover is not closed to new employees.
- In total, there have been no more than 2 claims on any existing and previous policies in the last five years.
- None of the employees are currently insured under a Group Life Assurance Benefit or Dependants' Pension policy with Legal & General.
- Before we set up a policy you'll need to confirm the scheme, registered with HM Revenue & Customs, to which we'll pay benefit. Your client can choose:
 - Their own scheme, or
 - Our [Group Life Mastertrust](#) scheme if we receive the original completed [Deed of Participation](#) before the policy starts.

We can give you a quote before we need this confirmation.

- No individual's benefit is more than £3 million.
- None of the employees are absent from work for three months or more because of a life threatening condition.

If all of these statements are true, please click on Confirm to continue with your quote. If any statement isn't true, contact us to find out how we can help. Read our [Technical guide](#) for further details about the policy and its options.

CONFIRM

Take the time to read this screen, as it provides important information that will help you identify if your quote will fit our online criteria.

You'll need to confirm the statements are correct before proceeding, as any incorrect information could affect any future claims.

If you have any queries, contact us Monday to Friday between 9am and 5pm on 01273 372 992.

We may record and monitor calls. Call charges will vary.

Employer details

You are here: Dashboard > New Quote - Employer Details

Get a quote in just 5 steps

STEP 1 | EMPLOYER DETAILS
Enter the employers details

Quickly provide the employers details by entering the Company House Number for a registered company or limited liability partnership.

Company House Number
00166055 **GET COMPANY DETAILS** OR **ENTER DETAILS FOR A PARTNERSHIP**

Look up a Company Number at [Companies House](#)

Company House Number
00166055

Company name and registered address
LEGAL AND GENERAL ASSURANCE SOCIETY LIMITED
One Coleman Street London
Postcode EC2R 5AA
Company type Private Limited Company
Nature of business 65110 - Life insurance

Company Details

Name & Registered Office:
LEGAL AND GENERAL ASSURANCE (PENSIONS MANAGEMENT) LIMITED
Company No. AC01256

Status: Active
Documentation for Assurance Companies is no longer filed at Companies House. Documents are now forwarded by the company to the Financial Services Authority (FSA)

Date of registration: 01/01/1961
Country of Origin: United Kingdom

Company Type: Other company type
Nature of Business (NIC):
None Supplied

Accounting Reference Date:
Last Accounts Made Up To:
Next Accounts Due:
Last Return Made Up To:
Next Return Due:

Mortgage: Number of charges: (0 outstanding / 0 satisfied / 0 part satisfied)

Previous Names:
Date of change: 26/07/2008
Previous Name: LEGAL AND GENERAL ASSURANCE (PENSIONS MANAGEMENT) LIMITED

UK DataShare Details:
There are no UK DataShare records associated with this company.

For ease of use, employer details are automatically added to the platform via the company's registered number.

Remember, Digital Broker Platform requires a Companies House number in order to begin a quote, unless the quote is for staff of Partnerships.

You will not be able to proceed with a quote for a company that is dissolved or in liquidation.

Some charities are unable to produce quotations within Digital Broker Platform, as they are not registered with Companies House. Always check and confirm via the [Companies House website](#).

Scheme details

Legal & General

samantha.citroni@landg.com

You are here: Dashboard > New Quote - Scheme Details

Get a quote in just 5 steps

Company Name: LEGAL AND GENERAL ASSURANCE SOCIETY LIMITED

Product: Group Life Assurance

Quote name:

STEP 2 SCHEME DETAILS
Enter the scheme details

Annual renewal date

Each year on the annual renewal date we need up to date details about membership and benefits. We'll adjust the policy premium and accounts at this time using these details. Please choose the annual renewal date for the policy.

Month: Day:

Premium Frequency

When would you like to pay premiums?

Commission

What commission would you like us to pay for this policy?

Percentage amount: Flat amount:

Group life assurance history

Core information regarding the scheme is input on this page.

You will need to check all relevant boxes in order to confirm that the data provided is correct.

You will be able to choose commission of up to 30% - the level of commission will affect the unit rate.

Digital Broker Platform can quote for existing schemes that have had up to two claims in the last five years.

If you have any queries, contact us Monday to Friday between 9am and 5pm on 01273 372 992.

We may record and monitor calls. Call charges will vary.

Add a category

You are here: Dashboard > New Quote - Category Details

STEP 3 ADD A CATEGORY
Create employee category and choose benefit basis

Categories are important because we will only pay a claim for employees who are eligible to be in a category. Find out [more](#) about categories.

Who is Covered?

Please select the employee category.

All employees

Can new employees join this category? New employees must be able to join at least one category.

Yes No

Is there a qualifying service period before cover starts?

Years Months Weeks

OR

When would you like us to stop covering employees?

The later of their 65th birthday or their State Pension Age

What are the benefits?

Is the benefit based on a multiple of scheme earnings or a flat amount?

Multiple of scheme earnings Flat amount

Please choose the multiple of scheme earnings you'd like to cover. We'll cover the same multiple for each employee

4 x scheme earnings

Please choose the definition of scheme earnings you'd like to cover.

Basic annual salary

Who is Covered?

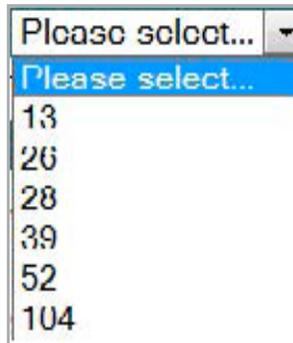
- Select
- All directors
- All employees**
- All employees in the pension scheme
- All managers
- All salaried partners
- All permanent employees
- All directors in the pension scheme
- All permanent employees in the pension scheme
- All managers in the pension scheme
- All salaried partners in the pension scheme

Please note that the platform will not give the option to add another category, if you start the quotation with 'all employees' as the first category selection. The next slide will show the difference.

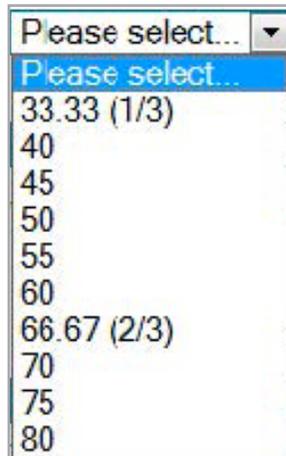
Category wording cannot be amended, so quotes cannot be progressed on the platform if they do not meet the category criteria.

Each category requires a minimum of three members or we will need to set up a quote for you through our service team. Contact us Monday to Friday between 9am and 5pm on 01273 372 992. We may record and monitor calls. Call charges will vary.

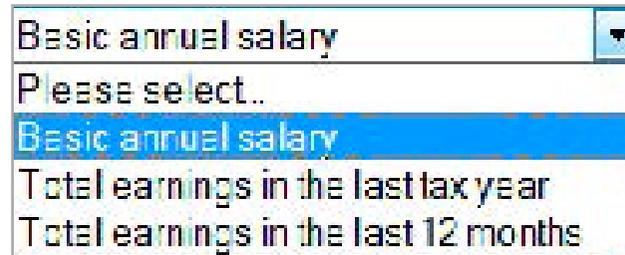
Add a category - Group Income Protection



There's a range of options for the deferred period, from 13-104 weeks.



You can choose a benefit level from 33.3% of salary up to 80%.



Allows for 3 salary definitions.

Group Income Protection categories allow you to add various additions to the cover.

National Insurance contributions and pension contributions can also be covered. The percentage of pension contributions will need to be the same for all employees within a particular category.

Add a category (continued)

You are here: Dashboard > New Quote - Category Details

STEP 3 ADD A CATEGORY
Create employee category and choose benefit basis

i Categories are important because we will only pay a claim for employees who are eligible to be in a category. Find out [more](#) about categories.

Who is Covered?

Please select the employee category.

All employees

Can new employees join this category? New employees must be able to join at least one category.

Yes No

Is there a qualifying service period before cover starts?

Years Months Weeks

6 OR

When would you like us to stop covering employees?

The later of their 65th birthday or their State Pension Age

What are the benefits?

Is the benefit based on a multiple of scheme earnings or a flat amount?

Multiple of scheme earnings Flat amount

Please choose the multiple of scheme earnings you'd like to cover. We'll cover the same multiple for each employee in this category.

4 x scheme earnings

Please choose the definition of scheme earnings you'd like to cover.

Basic annual salary

When you chose a category, the add another category option will appear on screen.

Our Group Life Assurance policy can cover employees to a maximum age of 75.

The policy can also cover employees up to 10x benefit in half steps i.e.1x, 1.5x etc.

Our Group Income Protection policy can cover employees to a maximum age of 70.

All policies must allow for new eligible employees to be covered, it can't just cover current employees.

Category confirmation

You are here: Dashboard > New Quote - Category Details

Get a quote in just 5 steps

Company Name: LEGAL AND GENERAL ASSURANCE SOCIETY LIMITED
 Product: Group Life Assurance
 Quote name: Legal and General

STEP 3 ADD A CATEGORY
 Create employee category and choose benefit basis

Please check the category details and make changes if necessary.

All employees

Benefit Termination	Benefit basis	Scheme Earnings definition	Open to new entrants
The later of their 65th birthday or their State Pension Age	4 x scheme earnings	Basic annual salary	Yes
Qualifying Service	6 months		

This screen provides a summary of the categories which you have created.

If there are any errors, you'll be able delete the category and go back and create a new one, if needed.

Providing employee details (data upload)

The screenshot shows a web interface for 'Legal & General'. The breadcrumb trail is 'Dashboard > New Quote - Employee Details'. A progress bar shows five steps, with the fourth step, 'PROVIDING EMPLOYEE DETAILS', highlighted. The current step is 'STEP 4: PROVIDING EMPLOYEE DETAILS' with the subtext 'Enter details for the employees to be covered'. A summary bar shows 'Company Name: LEGAL AND GENERAL ASSURANCE SOCIETY LIMITED', 'Product: Group Life Assurance', and 'Quote name: Legal and General'. An information box states: 'Please give us an up to date list of all the employees you want us to cover. We will use this list to create a quote. For each employee, we'll need their gender, date of birth, job title, scheme earnings, the postcode of their work location and which category they are to be included in.' Below this is a button to 'Download our Excel template, enter the details required for the employee's and upload.' with a 'View Template' link. The 'Employee Data' section has a checked checkbox 'I confirm that the employee details the quote will be based on are no older than three months' and a question 'How would you like to provide the information?' with two options: 'Upload a spreadsheet' (selected) and 'Enter details manually'. A dashed box labeled 'Member Details' contains the text 'Drop File here or click choose file'.

You will need to click upload to add your own excel data (with all passwords removed).

Data can be uploaded via the bespoke template, which has the correct headings to be used for uploads.

Data is uploaded from one spreadsheet.

Member data upload & manual input

SAVE ADD ANOTHER ROW GENERATE QUOTE

Member Details

Drop File here or click choose file

#	Category	Gender	First name	Last name	Date of birth	Job title	Scheme earnings	Postcode	
1	All employee	Male	Sam	Smith	10/01/1981	Administrator	31000	KT20 6EU	
2	All employee	Female	Joanne	Swift	12/02/1983	Administrator	25000	KT20 6EU	
3	All employee	Female	Freya	Davies	07/10/1994	Administrator	26000	KT20 6EU	
4	All employee	Male	James	Hunt	01/01/1962	Director	70000	KT20 6EU	
5	All employee	Female	Abigail	Warner	18/09/1982	Project Manager	35000	KT20 6EU	
6	All employee	Male	Steve	Anderson	29/07/1979	Accounts Director	50000	KT20 6EU	
7	All employee	Female	Gail	Root	30/08/1979	Sales Manager	40000	KT20 6EU	
8	All employee	Female	Emma	Cook	22/06/1981	Team Leader	35000	KT20 6EU	
9	All employee	Male	Phil	Snow	19/08/1992	Administrator	28000	KT20 6EU	
10	All employee	Male	Carl	Mile	22/03/1997	Administrator	27500	KT20 6EU	
11	All employee	Female	Melissa	Marsh	21/11/1983	Administrator	24000	KT20 6EU	
12	All employee	Female	Libby	Collins	01/08/1988	Administrator	23000	KT20 6EU	
13	All employee	Male	David	Broad	01/10/1979	Administrator	25000	KT20 6EU	
14	All employee	Female	Tina	Kelly	01/05/1982	Marketing Manager	50000	KT20 6EU	

The quote data cannot be over three months old.

The data will become visible once uploaded.

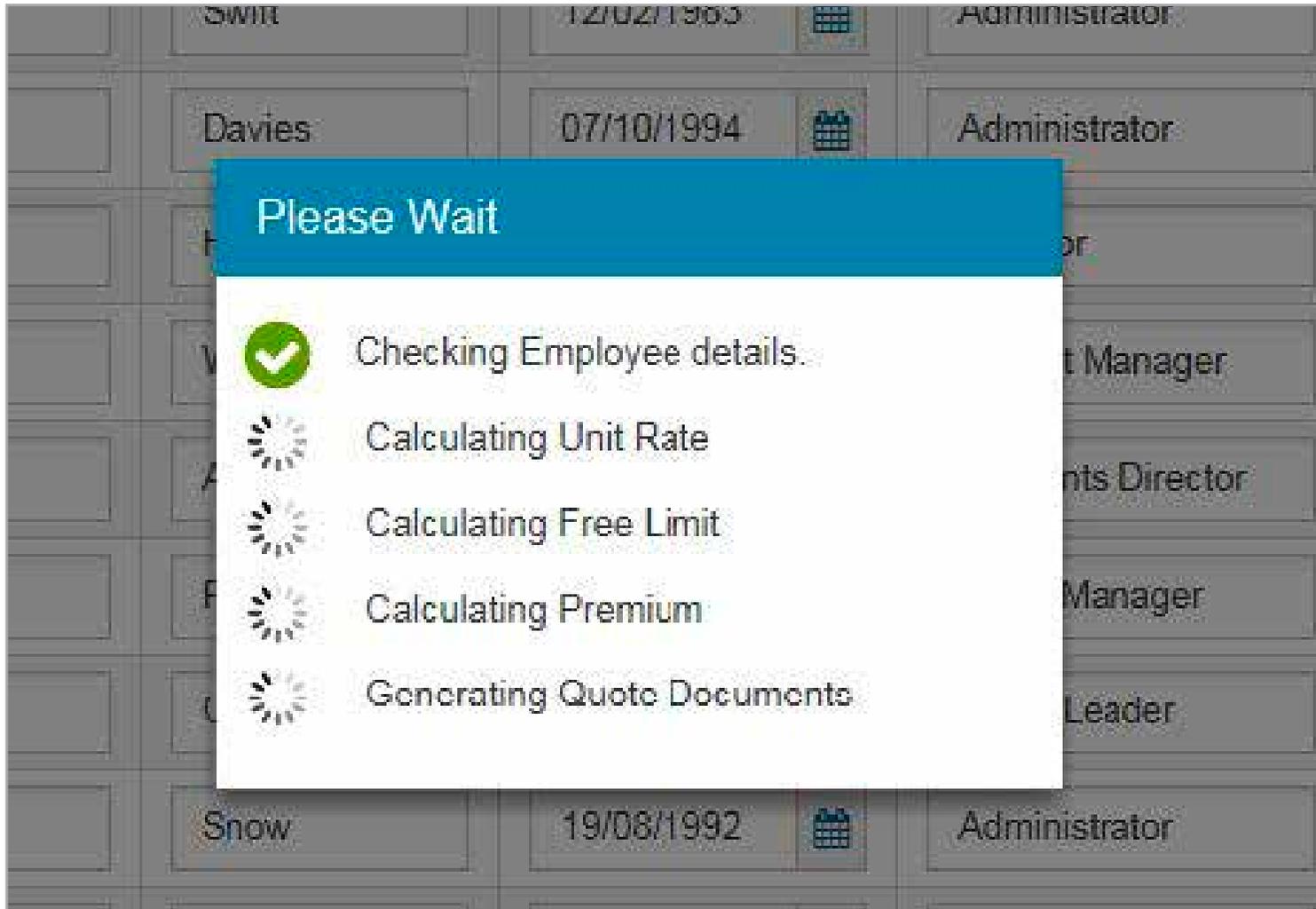
The same screen will appear if you have chosen to input the data manually.

You do not need each employees first and last name, if they're not available these boxes can be left empty.

You'll be taken to the final screen by clicking 'generate quote'.

The quote will stop if any members are over the benefit termination age.

Quotation details



The platform will begin to generate the unit rate and quote terms based on the data provided.

Quotation details (continued)

The screenshot displays a user interface for a digital broker platform. At the top, the user is logged in as 'samantha.citroni@landg.com'. The breadcrumb trail indicates the user is in 'New Quote - Quote Summary'. A progress bar shows five steps, with the fifth step, 'Review your quote and choose the next step', being the current one.

The 'Quote summary' section contains the following data:

Company Name A BROKER LTD	Product Group Life Assurance	Quote name LABQuote	Quote number L71101
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Unit rate £ 0.0804 <small>For each £100 of total benefit</small>	Annual premium £ 1,125.60	Free limit £ 200,000.00	Total benefit £ 1,400,000.00	Number of lives 10
Annual renewal date 3 November	Quote expiry date 06 February 2018	Commission 10.00 %	Premiums paid Monthly	CHANGE

The 'Your quote documents' section includes a prompt to check the quote and technical guide. Below this, there are four document links:

- Group Life Assurance technical guide
- State pension age appendix
- L71101 LAB quote document
- Worklife Solutions brochure

The 'Category summary' section is partially visible at the bottom of the screen.

Details of the quote are displayed on this screen.

A copy of the quote is now available via a downloadable PDF – it uses the same format as our internally produced quotes.

There are several options available to you from here. You can obtain a quote on an alternative basis, amending the information already provided. You can also use the company data to obtain a quote for a different product.

Apply

When you click 'Apply' you'll be presented with the key requirements and expectations, before you'll be able to proceed.

	Company Name CALAHAS PROPERTIES LIMITED	Product Group Life Assurance	Quote name LASQuote	Quote number L71101
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Please read this important information before you continue ✕

ESSENTIALS

- It's up to you to make sure you have full permission from your client to apply on their behalf and apply for the benefits they require.
- Our policy is for employers, they are classed as commercial customers. This means we insure your client's liability to pay the benefit they promised to their employees. We won't directly insure employees. If your client chooses to only insure part of the benefits they promised, they'll need to make up the difference.
- The quote and Group Life Assurance technical guide are important documents, you and your client must read them carefully before you complete this application. This is to make sure the policy meets the employer's needs and they understand what they are buying. The documents include details of the benefits and when we will and will not pay a claim. Please contact us if you've any questions about the product.
- If you give us inaccurate information this quote may be inaccurate. If you go on to make an application online it could affect payments of the benefit under the policy. We'll give you a copy of your details at the end of this application.
- Our full terms and conditions will be in our policy. After you've finished the application we'll give you a policy schedule confirming the details of the cover, which should be read with our [policy terms](#).

RISK ESSENTIALS

There are some risks you need to know about the policy:

- If we've told you in our quote that we need employees to be 'actively at work', we won't start or increase their cover until they meet our 'actively at work' requirements. Find out more about 'actively at work' in our [technical guide](#).
- The premiums may go up or down depending on changes in the number of employees we cover. We'll usually guarantee the unit rate until the end of the second policy year. We will then review it, following which we will usually guarantee the new unit rate for the next two years.
- The premiums and the unit rate may go up or down if there is a change of more than 25% in the membership or the total benefit we've used to work out the unit rate. We can change the unit rate at the annual renewal date if this happens.
- We will stop cover if the employer stops paying premiums. We'll tell you in writing 14 days before we do this.

Please read our [technical guide](#) for more details about these or [contact us](#) if you have any questions.

CONTINUE

 Worldife Solutions brochure

Apply scheme details

You are here: Dashboard > Start Cover - Cover Scheme Details

Get a cover in just 4 steps

Company Name	Product	Quote name	Quote number
A BROKER LTD	Group Life Assurance	LABQuote	L71101

STEP 1 SCHEME DETAILS
Please select when you'd like the policy to start

Start Date

Please tell us when you'd like the policy to start. You need to choose a date before your quote expires, otherwise you'll need to do a new quote which will require updated details.

31/01/2018

Please confirm the scheme we will pay benefits to

Employer's chosen registered scheme Other

Legal & General Group Life Mastertrust

HMRC Registration

Please tell us the title of the scheme as registered with HMRC

Please tell us the pension scheme tax reference number.

Policyholder

This is where we start to capture our 'on risk' requirements.

- Scheme title.
- Policyholder details.

Group Life Assurance schemes will need either;

- A HMRC Registration number, if your client already has their own registered scheme.
- If Mastertrust is chosen, we will need to receive the original executed deed of participation before cover commences.

Participating employers

1. At this point a pop up will appear and will ask if you wish to add any subsidiary companies.
2. If you select yes, you will be presented with the following screen. If you select no, you will be taken straight to the banks details page.

Bank details

You are here: Dashboard > Start Cover > Banking Details

Get a cover in just 4 steps

Company Name A BROKER LTD	Product Group Life Assurance	Quote name LABQuote	Quote number L71101
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STEP 2 | **BANK DETAILS**
Please enter account details

i You have selected to pay the premium Monthly by direct debit. You must have explicit authorisation from the account holder to input the bank details of the client.

Direct Debit Details

Instruction to your bank or building society to pay by Direct Debit.

Please pay Legal & General Assurance Society Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Legal & General Assurance Society and, if so, details will be passed electronically to my bank/building society.

Name of account holder:

Sort Code:

Account number:

SERVICE USER NUMBER
9 9 5 3 8 6

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit **Legal & General Assurance Society Limited** will notify you **FIVE** working days in advance of your account being debited or as otherwise agreed. If you request **Legal & General Assurance Society Limited** to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by **Legal & General Assurance Society Limited** or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when **Legal & General Assurance Society Limited** asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Bank details for refunds of premiums and claims will be required at this stage.

There is the option for policy premiums to be paid yearly by bankers automated clearing system (BACS), or monthly by direct debit.

The Digital Broker Platform will check and confirm that the correct bank account and sort codes have been entered correctly.

Policy contact information

Legal & General

samantha.citroni@landg.com

You are here: Dashboard > Start Cover - Correspondence Details

Get a cover in just 4 steps

Company Name A BROKER LTD	Product Group Life Assurance	Quote name LABQuote	Quote number L71101
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STEP 3 POLICY CONTACT INFORMATION
Please enter contact information

We will send important information about the policy to Samantha.Citroni@landg.com

ADVISER

Please check the details are correct, if not, you can update by clicking on

Agent number	Name
5500004	Jurcy Jurcy
Email address	Samantha.Citroni@landg.com
Telephone Number	01236547895
Address	Jurcy, B23 5QW

EMPLOYER

Please check the details are correct, if not, you can update by clicking on

Company Number	Company Name
04724737	CALAHAS PROPERTIES LIMITED
Contact address	59 Willingdon Road, Eastbourne, East Sussex, BN21 1TR

Please provide the additional contact information required.

First name	Last name
<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>
Telephone Number	

The contact details for you and your client will be displayed. If necessary, you will be able to correct them.

Policy confirmation details

You are here: Dashboard > Start Cover - Policy Confirmation

Get a cover in just 4 steps:     

 Company Name A BROKER LTD	Product Group Life Assurance	Quote name LABQuote	Quote number L71101
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STEP 5 POLICY CONFIRMATION DETAILS
Check through before proceeding

 Please check the details below, change anything that isn't right and make sure you are happy it's correct.

Policy summary

Policy start date 31/01/2018	Pension Scheme Tax Reference Test12345	Scheme title Test12345
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Your Quote Details

Unit rate £ 0.0804 <small>For each £100 of total benefit</small>	Annual premium £ 1,125.60	Free limit £ 200,000.00	Total benefit £ 1,400,000.00	Premiums paid Monthly
Annual renewal date 3 November	Quote expiry date 06 February 2018	Commission 10.00 %	Number of lives 10	

Category summary

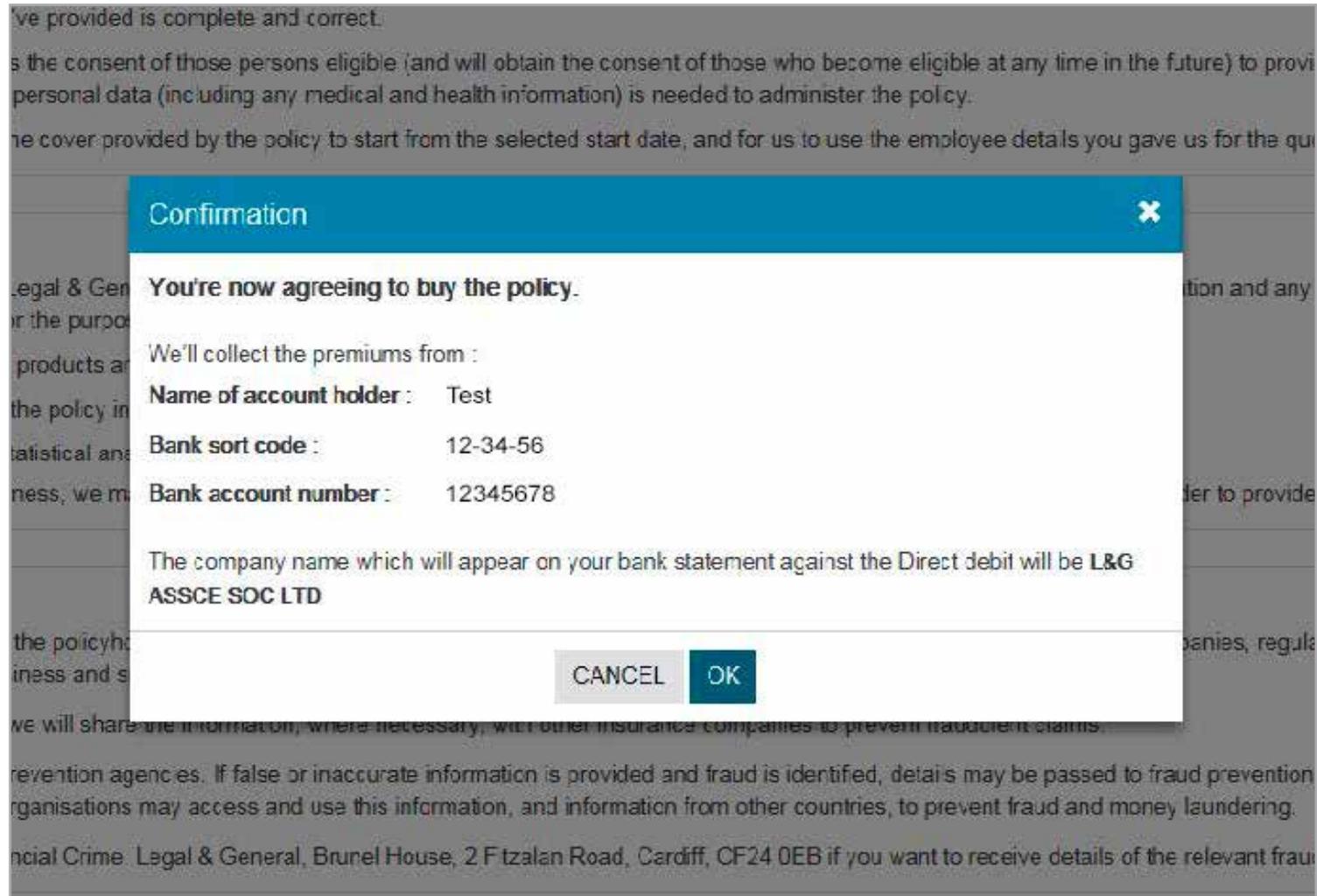
 Category : All employees 

Bank details for refunds of premiums and claims will be required at this stage.

There is the option for policy premiums to be paid yearly by bankers automated clearing system (BACS), or monthly by direct debit.

The Digital Broker Platform will check and confirm that the correct bank account and sort codes have been entered correctly.

Policy confirmation



This page confirms that you're about to buy the policy.

It will also provide confirmation of where direct debit contributions will be taken from.

Policy summary details

Legal & General

samantha.citroni@landg.com

You are here: Dashboard > Start Cover - Documents

Company Name A BROKER LTD	Product Group Income Protection	Quote name CR12	Quote number G29163
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DOCUMENTS

Thank you for choosing Legal & General.
Please download copies of the documents for your records. We'll store a copy of the policy document on the [Policy Summary page](#).

Policy start date: 06/12/2017
Policy number: G00717201

Policy documents

- Policy terms
- Remittance advice
- Application details
- State pension age table
- First account
- G29163 GIP quote document
- Worklife solutions brochure
- Policy schedule

Members above free limit 10

- For any employees medically underwritten by another group protection insurer, send us a completed [Switch terms declaration](#) or copies of the previous insurer's latest acceptance letters.
- We'll need a [Tele Interview Contact Sheet](#) for employees with cover above the free limit who haven't been medically underwritten by another group protection insurer.
- When the policy starts, regularly check cover against the free limit. Cover for a new employee or resulting from a scheme earnings increase could exceed the free limit, and we'll need a [Tele Interview Contact Sheet](#) when it does.

The policy summary screen provides you with details of the new policy.

All relevant policy documents can now be downloaded.

Members that require medical underwriting are also displayed.



For further support material please visit our [Digital Broker Platform Resource Centre](#)



If you have any queries, contact us Monday to Friday between 9am and 5pm on **01273 372 992**. We may record and monitor calls.
Call charges will vary.

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