

Group Protection Pre-renewal Information Form

Please provide full membership data in Excel format to include the following:-

- Names
- Dates of birth
- Gender
- Salaries (both at renewal date and the day prior)
- Occupations and Locations
- Category Split (if more than one applies)
- Pension benefits (if stated benefits apply).
- Details of any members residing or seconded overseas including their location
- Details of any members who are currently absent from work for a period longer than 3 months (Group Life policies only).

Note:- Although we require full membership details to enable us to re-cost the policy when the rate guarantee has expired, we do not need this at every renewal. If you are able to send us full data, however, please do.

In the absence of full renewal data please provide:-

Single Premium Policies (*fewer than 20 lives*)

- Salary (or benefit where applicable) for all active members of the policy (for Group Income Protection and Group Critical Illness only)
- Sum assured and/or dependant's/spouse's benefit for all active members of the policy (for Group Life only)
- Dates for any member who has left or joined.
- Details of any members residing or seconded overseas including their location
- Details of any members who are currently absent from work for a period longer than 3 months (Group Life only).

Unit Rate Policies (*20 or more lives*)

- Any member whose total benefit exceeds the free cover limit
- Members over their previously underwritten benefit
- Members over the cease age of the policy
- Number of members and total salary roll both at renewal date and the day prior (for Group Income Protection/Group Critical Illness only)

- Number of members and total sum assured and/or dependant's/spouse's pension for all members in the policy at the renewal date and the day prior (for Group Life only).
- Details of any members residing or seconded overseas including their location
- Details of any members who are currently absent from work for a period longer than 3 months (Group Life only).

Additional Information

You need to tell us if you wish to make any changes to both Single Premium and Unit Rate policies, for example:-

- Categories of membership
- Levels of cover including details of dependant's/spouse's benefits if applicable (for Group Life only)
- Eligibility conditions
- Policy cease ages
- Trustees (for GL only) or Employer
- Discretionary entrants to the policy.

Notes

The rates may need to be recalculated if:-

- The rate guarantee has expired
- Membership has changed by more than 25% (50% for Single Premium Policies)
- There has been a change to the business location of the employer
- Different companies are to be included in the policy.

Premium

To ensure cover continues until the renewal is completed, the provisional premium will be due shortly before the renewal date. Please note that where a policy is paid monthly, quarterly or annually by Direct Debit, premium collections will continue, pending the re-costing of the policy. Please note that where a policy is paid annually by cheque, the deposit premium is required by the renewal date as per the **attached/enclosed** invoice.

Underwriting

Members may require underwriting if:

- There are fewer than five members in the policy and a member's benefit has increased or they are a new member
- Their benefit has exceeded the free cover limit or exceeded their previously underwritten benefit
- Their benefit has previously been rated and their benefit increased.