

# From quote to cover

## the Flexible Benefits 'on risk' process

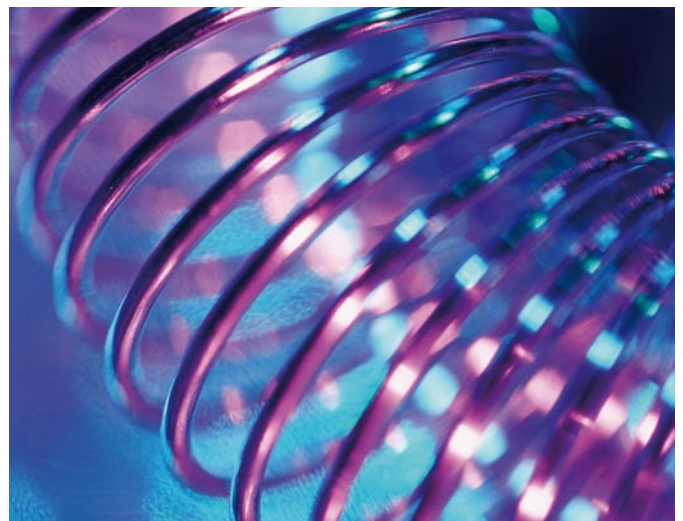
**Before cover can commence, the following steps will need to be followed:**

### Step 1

You provide us with the following data, in addition to the data requested in the relevant product Technical Guides:

- Member's name, date of birth, salary, occupation, location, core level of benefit and default level of benefit (the minimum level of benefit provided if the member fails to make an election)
- The maximum level of benefit
- Size of steps
- Lifestyle Events

**Note:** the above must be within the parameters set by Unum. See Technical Summary UP1164 for further details.



### Step 2

We will provide you with a quotation for the risk. The quotation will have the standard quote guarantee validity of 3 months. The quotation may contain risk relevant or price relevant caveats that we will require answers to before we can assume risk.

Accompanying the quote, we will send you a short form (Initial Group Products Flex Application Form UP1211 - sample attached) to complete. The form requests information such as any claims or long-term absences that have arisen since you supplied the initial data in step 1. This form also asks you to confirm that you have an administration system in place that can provide the monthly information that we require (see Technical Summary, UP1164 section 4 'How does the policy accounting work?' for further details). Should you wish to accept the quotation, we will require this form back before the 3 month quote guarantee period expires.

### Step 3

Following receipt of:

- the completed Initial Group Products Flex Application Form (UP1211)
- answers to any caveats on the original quotation

and providing the information supplied does not change the risk profile, the flex SP rates, along with the capitalisation factors (for Group Dependants), will be guaranteed\* until the Implementation Date or for 3 months, whichever occurs first. This will allow you to communicate the costs to your employees and process their benefit elections without the concerns of any further material changes affecting their rates.

We will send you:

- A letter confirming that the Flex rates have been guaranteed for 3 months
- Our Quotation Acceptance Application Form (QAAF) to complete.

\* we reserve the right to alter the core benefit rate originally quoted - this is only likely if there is a significant change in the risk profile of the scheme.

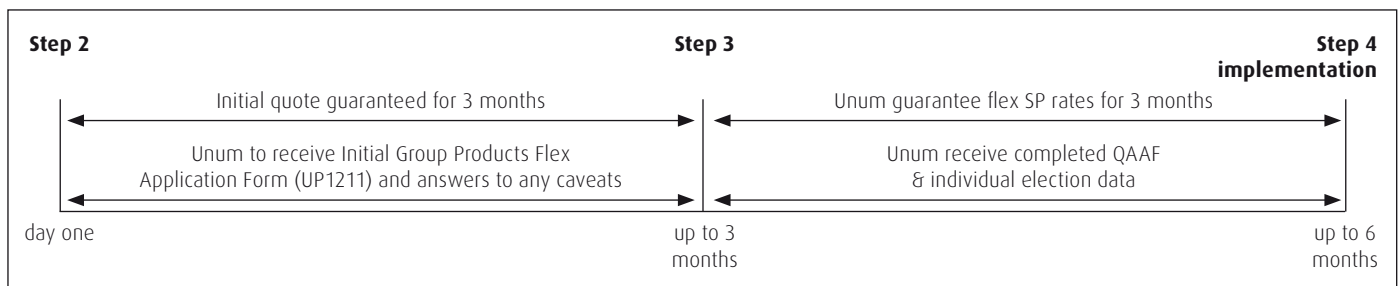
## Step 4

Within this three month period you must provide us with the completed QAAF and the individual election data, namely:

- Member's name, date of birth, gender, core and flex benefit and their corresponding premium calculations
- Any lives with benefits above the Free Cover Level/ Automatic Entry Limit who will need to be medically underwritten.

We will then commence cover (go 'on risk') from the Implementation Date.

**Note:** Conditional Cover (30 days cover pending receipt of all the information we need to commence cover - as per our standard product Technical Guides) will not be granted on Flexible Benefit policies.



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# Initial Group Products Flex Application Form

Upon completing the following information, please ensure that this form is returned to us within the initial quotation's 3 month guarantee period.

1. Implementation Date

2. Scheme Name

3. Quote reference

4. I confirm that the data supplied in step 1 of the 'on risk process' (see Technical Summary, page 4) is current and up-to-date. Yes  No

5. I confirm that our administration system will support the monthly information in electronic format that Unum requires (namely: Member's name, DOB, gender, core and flex benefit and corresponding premium calculations, joiners and leavers, benefit movements identifying Lifestyle Event changes and any lives to be medically underwritten). Yes  No

6. Please detail any members who have been absent for longer than one month.

Date of Birth	Gender	Reason for absence	Total insured benefit	Date first absent
/ /			£	/ /
/ /			£	/ /
/ /			£	/ /
/ /			£	/ /
/ /			£	/ /
/ /			£	/ /
/ /			£	/ /
/ /			£	/ /
/ /			£	/ /
/ /			£	/ /

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7. If already insured, please provide details of any further claims which have occurred since the data was originally supplied

Date of Birth	Gender	Cause of death (GL)	Critical Illness (CI)	Date first absent (GIP)
/ /				/ /
/ /				/ /
/ /				/ /
/ /				/ /
/ /				/ /
/ /				/ /
/ /				/ /
/ /				/ /
/ /				/ /
/ /				/ /

On receipt and review of this information and answers to any caveats on the original quotation, we will, if necessary, review the rates and guarantee the Flex rates until the Implementation Date stated in question 1 or for three months, whichever occurs first. The Core rate will, as per our standard products, be subject to ongoing disclosure of material facts, but only in rare cases will it be subject to revision e.g:

- a new company joins/leaves the scheme
- there are significant further claims
- there is a significant location change to an area of limited insurance capacity (Life/Dependants' benefits only).

**Please Note:** If some benefits are provided under a pension or Group Life scheme, the scheme must be registered with HMRC prior to Unum accepting risk, details will be requested on the QAAF.

8. Can you confirm that there have been no other changes in material facts since the data was originally supplied?

Yes

No

Employer's signature

Date

Full name

Position/Job Title

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