

UK - Information Required

Quotations and Implementation

Information Required

In order to give an accurate quotation we require the following information to be sent via email in secure format to groupquotes@generali.co.uk

1. The name of the employer, its activity, and the proposed commencement date
2. Details (gender, date of birth, salary, occupation and postcode) of each individual employee
3. Particulars of the benefits to be provided including details of extended temporary absence, overseas employees, redundancy and early retirement cover
4. The policy eligibility and clearly defined eligibility relating to each level of cover.
5. The existing Free Cover Limit including the capitalisation factor if applicable
6. Full details of any discretionary entrants or members who exceed the existing insurer's free cover limit including name, gender, date of birth and current level of cover. Confirmation of the existing insurer's acceptance terms for these employees showing the effective date of their underwriting decision, and details of the level of cover to which their terms relate should also be provided.
7. Details of members not actively at work including any current or potential incapacity claimants to be covered
8. Claims experience including the policy history for the last five years
9. The expected premium frequency and commission basis and confirmation that the policy is currently insured

When you collect personal data from employees you must give them sufficient information regarding how their data will be processed. This information should include details of the personal data you share with employee benefits providers such as Generali. You and your members can see how Assicurazioni Generali S.p.A UK Branch will use personal data you send to us by visiting www.generali.co.uk/Info/Privacy-Information or contacting our Data Protection Officer by emailing privacy@generali.co.uk or writing to The Data Protection Officer, Assicurazioni Generali S.p.A UK Branch 100 Leman Street, London E1 8AJ

Implementation

Once a quotation has been issued we require written instructions to go on risk along with a completed on risk form, which should be sent via email to groupquotes@generali.co.uk and received by Generali no later than 2pm on the working day prior to the intended commencement date.

Cover for a Registered Group Life policy cannot commence until it has been registered with HM Revenue & Customs.

Once cover is in force, we will also need:

- A completed application form
- Individual 'on risk' data including the insured benefit on the defined basis
- A deposit premium based on the quotation within 30 days of the commencement date
- Any additional information requested in our 'on-risk' notification email

Evidence of Health

A Free Cover Limit will normally be available. Evidence of health will not be required for benefits at or below this limit, if a member joined at their first opportunity and they satisfy the Actively at Work condition at the time of joining, if applicable. Where this condition is not met satisfactory evidence of health may be required.



Medical Underwriting

Once-Only medical underwriting is available for GLA and GIP policies with 20 or more members and will limit the amount of medical evidence required by us. Please refer to your quotation for applicable limits.

Actively at Work

If an employee is not Actively at Work prior to Generali UK assuming risk, their cover may be deferred, or they may be granted temporary cover, until they have satisfied the Actively at Work condition. Your quotation will indicate whether or not the Actively at Work condition has been waived; generally we will adopt the following approach:

	Schemes with fewer than 50 members	Schemes with more than 50 members
Currently Uninsured Schemes	AAW Applies	AAW Applies
Currently Insured Schemes transferring to Generali UK and remaining on same benefit basis	AAW Applies	AAW Waived (for new entrants)

No Worse Terms

Where a currently-insured policy transfers to Generali, members will normally continue to be covered for their existing level of benefit. We will need written confirmation of the existing insurer's acceptance terms for any members with rated, declined or very large benefits, upon receipt of which our underwriters may apply special conditions. The maximum capitalised GLA benefit we will accept on a 'no worse terms' basis is £5m GBP.

Where we are able to offer No Worse Terms and where a member has been underwritten on a traditional underwriting approach, we will usually apply a 10% forward underwriting bar to a member's transferred salary (for GIP schemes) or their Benefit (for GLA schemes).