

# Simplicity Quotes

#### What is the Simplicity quote tool?

The Simplicity quote tool is a quick and easy way for brokers to generate a quote for Simplicity Life, Simplicity Income Protection and Critical Illness policies. Please note that there is a 2 year rate guarantee on the underlying rate table through the tool but premium is subject to change on an annual basis. For any questions on individual quotes relating to the Simplicity quote tool please contact **paul.constant@unum.co.uk**.

#### Membership data

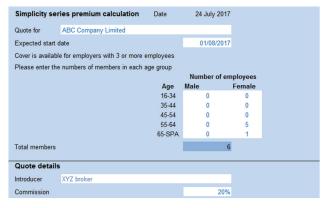
Access the 'Membership data' tab at the bottom of the spreadsheet. Complete all of the members data for the policy that you are looking to generate a quote for as illustrated below.

First Name	Surname	Gender	Date of birth	Salary	Occupation	Workplace postcode
David	Reynolds	M	01/08/1985	£30,000	Admin Člerk	KT1 4LK

#### Requesting a quote

Use the 'Data entry' tab to complete the following sections:

- Employer name
- · Expected policy start date
- The number of employees for each age group and gender
- Broker name
- · Expected commission percentage

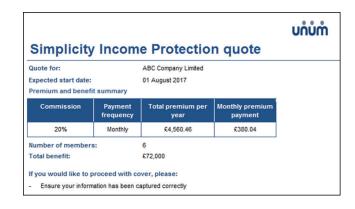


Once completing the above details, a quote will automatically be generated for Simplicity Income Protection. If you require a Simplicity Life or Critical Illness quote, complete the 'benefit per member' box to generate a quote. The quote will then be valid for 3 months.

## **Buying a policy**

Once your quote has been generated on the 'Data entry' tab and you are happy with the premium and commission, navigate to either the GL Quote, GIP Quote or GCI Quote tab depending on which policy you are looking for.

Copy and paste the entire quote into an email and send this to **paradigm@unum.co.uk** complete with Direct Debit details (and a notice of participation form for Simplicity Group Life products). Unum will then set up the policy.



UP3386 Page 1 of 6

# Simplicity Group Life - Policy terms overview

Policy type	Registered Group Life policy.		
Cover	Flat benefit of between £10k and £100k per member.  All members have the same cover.		
Master Trust	All policyholders have access to this facility.		
Actively at work  The employee is fit for work on the day membership commences; membership may begin on the employ to work that is not against medical advice.			
Temporary absence	Cover continues until cover cease age for illness or injury and for 3 years for any other reason.		
Eligibility	All employees.		
Minimum membership	3 employees.		
Entry	Annual entry / Daily for new employees.		
Cover cease age	State pension age (SPA).		
Funding	Employer funded.		
Billing	Monthly, by Direct Debit.		

Cover depends on policy - conditions apply. All quotes are annually reviewable. For further information, please refer to our Group Life policy user guide (UP1126 09 2017). Please note that certain industries are excluded from cover (refer to page 6 of this guide for full details).

UP3386 Page 2 of 6

# Simplicity Income Protection - Policy terms overview

Policy type	Group Income Protection.	
Cover £12,000 a year (or £100% of earnings if lower) per ma		
Definition of incapacity	Insured occupation cover.	
Deferred period 26 weeks.		
Benefit payment period	5 years.	
Benefit increase rates	Nil.	
Eligibility	All employees.	
Minimum membership	3 employees.	
Entry	Annual entry / Daily for new employees.	
Cover cease age	State pension age (SPA).	
Funding	Employer funded.	
Billing	Monthly, by Direct Debit.	

Cover depends on policy - conditions apply. All quotes are annually reviewable. For further information, please refer to our Income Protection policy user guide (UP841 09 2017). Please note that certain industries are excluded from cover (refer to page 6 of this guide for full details).

UP3386 Page 3 of 6

## Critical Illness - Policy terms overview

Policy type	Group Critical Illness (Base cover)	
Cover	Flat benefit of between £10,000 and £50,000 per member. All members have the same cover, chosen by the employer.	
Children's cover	Covers member's children from birth up until 18 years of age (21 years of age if in full-time education) for 25% of the member's benefit while the member is insured - at no extra cost.	
Critical Illness events covered (Base cover)	Cancer - excluding less advanced cases Cancer - second and subsequent Coronary artery bypass grafts* Creutzfeldt-Jakob disease - resulting in permanent symptoms Dementia including Alzheimer's disease - resulting in permanent symptoms Heart attack* Kidney failure - requiring permanent dialysis Major organ transplant* - from another donor Motor neurone disease - resulting in permanent symptoms Multiple sclerosis* - with persisting symptoms Parkinson's disease and Parkinson's plus syndromes* - resulting in permanent symptoms Stroke*  *ABI plus definitions	
Temporary absence	Cover continues until cover cease age for illness or injury and for 3 years for any other reason.	
Eligibility	All employees.	
Minimum membership	3 employees.	
Entry	Annual entry / Daily for new employees.	
Cover cease age	State pension age (SPA).	
Funding	Employer funded.	
Billing	Monthly, by Direct Debit.	

Cover depends on policy - conditions apply. All quotes are annually reviewable. For further information, please refer to our Critical Illness policy user guide (UP845 09 2017). Please note that certain industries are excluded from cover (refer to page 6 of this guide for full details).

UP3386 Page 4 of 6

### **Critical Illness - Related conditions**

Group	Critical Illness events	Related conditions	
Cancer	Cancer - excluding less advanced cases Cancer - second and subsequent	Applies for 2 years Polyposis coli	
		Papilloma of the bladder	
		Any carcinoma-in-situ	
Heart and circulatory	Coronary artery bypass grafts	Applies for 2 years Any disease or disorder of the heart	
diseases	Heart attack Heart transplant - from another donor	Any obstructive or occlusive arterial disease	
	Stroke	Blood pressure treated at any time by prescribed medication	
		Applies indefinitely Diabetes mellitus	
Organ failure	Kidney failure - requiring permanent dialysis	Applies for 2 years Any chronic renal disease or disorder	
	Major organ transplant - from another donor (other than heart or lung	Any chronic liver disease	
	transplant)	Chronic pancrealilis	
		Chronic leukemia	
		<b>Applies indefinitely</b> Diabetes mellitus	
Diseases of the brain and	Creutzfeldt-Jakob diesease - resulting in permanent symptoms	Applies for 2 years Any disease or disorder of the brain or central nervous system	
central nervous system	Dementia including Alzheimer's disease - resulting in permanent symptoms		
	Motor neurone disease - resulting in permanent symptoms		
	Multiple sclerosis - with persisting symptoms		
	Parkinson's disease and Parkinson plus syndromes - resulting in permanent symptoms		
Respiratory diseases	Lung transplant - from another donor	Applies for 2 years Any chronic lung disease	

Cover depends on policy - conditions apply. All quotes are annually reviewable. For further information, please refer to our Critical Illness policy user guide (UP845 09 2017)

UP3386 Page 5 of 6

Excluded industries	
Air crew	
Air traffic controllers	
Ambulance crew	
Dealing with asbestos, nuclear, explosive material or firearms	
Entertainers	
Fire fighters	
Forestry	
Mining	
Offshore	
Police of armed forces	
Professional sportspeople	
Ships crew	
Underground or underwater working	

Cover depends on policy - conditions apply. All quotes are annually reviewable.

UP3386 Page 6 of 6