

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 Clerk	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

Simplicity series premium calculation

Date24 July 2017

Quote for

ABC Company Limited

Expected start date

01/08/2017

Cover is available for employers with 3 or more employees

Please enter the numbers of members in each age group

Age	Number of employees	
	Male	Female
16-34	0	0
35-44	0	0
45-54	0	0
55-64	0	5
65-SPA	0	1

Total members

6

Quote details

IntroducerXYZ broker

Commission20%

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.

Simplicity Income Protection quote

Quote for:

ABC Company Limited

Expected start date:

01 August 2017

Premium and benefit summary

Commission	Payment frequency	Total premium per year	Monthly premium payment
20%	Monthly	£4,560.46	£380.04

Number of members:

6

Total benefit:

£72,000

If you would like to proceed with cover, please:

- Ensure your information has been captured correctly

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 employee's return 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).

Simplicity Income Protection - Policy terms overview

Policy type	Group Income Protection.
Cover	£12,000 a year (or £100% of earnings if lower) per member.
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).

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)	<p>The policy covers the following events:</p> <p>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*</p> <p>*ABI plus definitions</p>
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).

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 diseases	Coronary artery bypass grafts Heart attack Heart transplant - from another donor Stroke	Applies for 2 years Any disease or disorder of the heart Any obstructive or occlusive arterial disease Blood pressure treated at any time by prescribed medication Applies indefinitely Diabetes mellitus
Organ failure	Kidney failure - requiring permanent dialysis Major organ transplant - from another donor (other than heart or lung transplant)	Applies for 2 years Any chronic renal disease or disorder Any chronic liver disease Chronic pancreatitis Chronic leukemia Applies indefinitely Diabetes mellitus
Diseases of the brain and central nervous system	Creutzfeldt-Jakob disease - resulting in permanent symptoms 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	Applies for 2 years Any disease or disorder of the brain or central nervous system
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)

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.