

What is spouse/partner life cover?

In the event of the death of your spouse or partner while you are an employee, a lump sum payment will be made to you.

This leaflet is intended to provide high level factual information about the cover available as part of your employer's benefit arrangements and not the suitability of the cover for any particular employee. For full information please refer to the [policy terms & conditions](#) or go to our website www.ellipse.co.uk/policy-documents/.

How does it work?

To be eligible for the cover your spouse/partner must be between the ages of 16 and the State Pension Age. A spouse is a legal spouse or civil partner and a partner is a person with whom you have been living with for at least six months and where you are financially dependent on each other.

Cover under this policy is not automatic and is subject to your spouse/partner completing an online health and lifestyle questionnaire (individual assessment).

Once you have selected the benefit, we will need an email address for your spouse/partner. An invitation to complete our online health and lifestyle questionnaire will be emailed directly to your spouse/partner. Based on their responses, and sometimes on additional evidence or medical tests we might require, we will decide if cover can be provided and, if so, on what terms.

How much cover can I have?

Your employer will be able to tell you the range of options available.

How long does the cover last?

Cover for your spouse or partner will cease if:

- you cease to be employed by the employer or otherwise becomes ineligible
- you die
- you retire
- your spouse/partner is no longer ordinarily resident in the UK
- your spouse/partner reaches the cover cease age
- your spouse/partner dies
- if premiums stop being paid
- on divorce, dissolution or ceasing to meet the definition of spouse/partner

What is not covered?

There are no general exclusions attached to this policy. However, exclusions may be applied to specific individuals following a completed individual assessment, will be detailed when cover is confirmed.

Making a claim

Your employer is responsible for making a claim under this policy but you will be asked to provide information in order for us to assess the claim (usually the death certificate and a marriage or civil partner certificate or evidence of financial dependence). Claims are normally paid within five working days from the date the claim is accepted.

Taxation

If premiums for this cover are paid or funded by your employer, they will be treated as a benefit in kind. Lump sums paid on death are usually tax-free. The lump sum benefit will be paid directly to the employee and will not form part of the insured spouse/partner's estate for inheritance tax purposes

Questions and complaints

If you have any queries, please contact your employer in the first instance. If you wish to raise any query with us, or make a complaint, please contact our Chief Executive Officer at:

5th Floor
15 Bermondsey Square
London
SE1 3UN

or by email to puttingitright@ellipse.co.uk

or by calling 020 3003 6160 (Calls may be recorded for training and monitoring purposes.)

If you are still dissatisfied following a formal response to your complaint, you can approach the Financial Ombudsman Service at:

Financial Ombudsman Service Ltd
Exchange Tower
London
E14 9SR
Tel 0800 023 4 567

