

**PRIVATE AND CONFIDENTIAL**

Neston Town Council
c/o IHLI Team
Hymans Robertson
45 Church Street
Birmingham
B3 2RT

CONTACT US**03701 678 878**

IHLI@landg.com

Date: 06/04/2023**Legal & General
Assurance Society Limited**Group Protection
Building 2 Pod 28City Park
The DroveawayHove
BN3 7PY

www.legalandgeneral.com

Dear IHLI policy holder,

Policy Number : G 74154
Fund Name : Cheshire
Company : Neston Town Council
Division : 008

Your IHLI policy automatically renews on 01 April 2023 and we require up-to-date membership information from you. We use this information to work out accurate premiums, check claims and help keep your policy up to date.

Once the renewal has been completed, we will calculate the accurate premium due from the Annual Renewal Date and make any necessary adjustments to your invoice.

Please send a membership spreadsheet containing the below details for each current insured Local Government Pension Scheme (LGPS) member to Hymans Robertson at IHLI@hymans.co.uk. They in turn will send the data to us. We need this information to be accurate as at the Annual Renewal Date. Please include all members up to the State Pension Age (SPA).

- First name
- Last name
- Date of birth
- Gender
- Salary (including any overtime and bonuses)

Please send these details shortly after the Annual Renewal Date to enable us bring your accounts up to date, and process any claims or enquiries you may have.

New policy terms

We're updating all the Ill Health Liability Insurance policies to our new plan terms and conditions which will be date coded 04-23. We'll apply these new terms and conditions to each policy from day after its current unit rate expires.

These introduce two updates.

1. We're reducing the maximum benefit we insure for any individual to £2 million

While not unknown, our analysis of recent quote data indicates strain costs above £2 million are rare. The data suggests as few as 1 in 10,000 members across the market could have a strain cost above our new maximum.

We don't want to take away cover for anyone we're already insuring for more than £2million, however need to know who is affected so that we can manage our risk exposure. If, within three months, you notify us of anyone who is likely to have cover above £2 million immediately before the new plan terms and conditions take effect, we will apply an alternative maximum for that person equal to their cover at that time.

2. We're introducing a new financial crime management term

As a large UK regulated financial services company, we take steps to reduce financial crime risks for us and our customers. We're adding more detail about the laws and regulations we follow and the actions we may take if we identify a financial crime risk.

Data Protection

The policyholder will need to send us personal information about the employees who are, or become, eligible for cover. This may include medical and health information. The policyholder will need to satisfy themselves of a legal basis that allows them to send us these details.

Our full Privacy Policy is available at:
<https://www.legalandgeneral.com/privacy-policy/>.

We encourage the policyholder to share this with the insured employees so they understand what we do with the information we collect.

Wellbeing services

Ill Health Liability Insurance customers will have access to our Employee Assistance Program and Care Concierge services at no extra cost.

- The employee assistance program includes 24-hour access to a confidential helpline, where calls are handled by experienced counsellors and advisers.
- Care Concierge provides access to a care expert for guidance about a loved one's later life needs.

Cancellation of your policy

If you'd like to cancel your policy, please provide written notice in advance of the date you'd like your policy to terminate.

I look forward to hearing from you.

Yours faithfully

Customer Services

Group Protection - Insurance

Telephone number: 03701 678 878

DEPOSIT INVOICE AND REMITTANCE ADVICE: 01 April 2023 to 31 March 2024

Policy Number : G 74154
Fund Name : Cheshire
Company : Neston Town Council
Division : 008

Premiums Charged for Period

01 April 2023 to 31 March 2024 £1,504.75

Balance Due **£1,504.75**

Payment of this account should be paid by 18/05/2023

Details for BACS Payments

Bank Name : Barclays Bank
Bank Address : Barclays Bank PLC
London Corporate Banking
One Churchill Place
London E14 5HP
Sort Code : 20-19-90
Account Number : 20085979

Please advise the policy number and policyholder's name on the transfer document, so that we can allocate payment correctly. Please advise exact date and amount of the transfer to us by email: groupprotection.creditcontrol@landg.com

Remittance Advice

Please return this advice with your payment.
It is our input document and ensures the accurate application of your cheque.

Cheque attached for **£1,504.75**

If other payments are included, please provide details below: