

## Is Group Life Assurance a taxable benefit for employees?

No, employees do not need to declare it.

## How are the premiums calculated?

Premiums are based on employee's age, salary, location of the business and total sum assured.

## Is it easy to add and remove employees?

Yes, insurers only require an updated membership list once a year listing new joiners and leavers. Financial accounts are then adjusted at the end of a policy year to reflect any changes in premium due to membership changes. Employees who are eligible to join the scheme mid policy year will automatically be covered without having to provide employee details to the insurer until year end.

## Does Group Life Assurance only cover employees whilst they are at work?

No, the policy covers employees whilst at work, overseas business travel and during their leisure.

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## MORE QUESTIONS?

Call our helpline on 01280 851113

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[www.GemelliEmployeeBenefits.co.uk](http://www.GemelliEmployeeBenefits.co.uk)