



Group Protection

# Spouses' and Partners' Group Life Insurance

**Member Guide**



# Ready for anything

Have comfort in knowing your family is prepared for the highs and (more importantly) lows that come in the way of your spouse or partner.

## What is Spouses' and Partners' Group Life Insurance?

Spouses' and Partners' Group Life Insurance covers an eligible employee's spouse or partner. Once covered, if your spouse/partner were to die a lump sum benefit would be paid to you. Your employer will be able to tell you if you can access this cover.

This guide is intended to provide high level factual information about the life insurance available as part of your employer's benefit arrangements and not the suitability of the cover for any particular employee. If you'd like more information, please read the Spouses' and Partners' Group Life Insurance Policy Terms and Conditions on our website [aigliffe.co.uk](https://aigliffe.co.uk).



## 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've been living with, in a relationship resembling marriage, for at least six months and where you're 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've selected the benefit, we'll 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'll 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 will my spouse/partner be covered for?

Cover for your spouse or partner will cease if:

- you cease to be employed by the employer or otherwise becomes ineligible - your employer can tell you the eligibility conditions
- you die
- 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, or
- on divorce, dissolution or ceasing to meet the definition of spouse/partner.

## Extra support for you and your family

### Smart Health

All members insured through our group protection policies can access Smart Health at no extra cost.

With Smart Health, you have unlimited, 24/7 access to online, telephone and video GP appointments as well as a range of health and wellbeing services. Smart Health is also available to your partner and any children up to the age of 21. And if you need help with a critical illness or a complex condition, you can use the Smart Health second medical opinion service. You'll be put in touch with an expert who can offer you more information, or an alternative diagnosis or treatment option.

Smart Health is a non-contractual benefit that could be changed or withdrawn in the future.

## Making a claim

Your employer is responsible for making a claim under this policy but you'll 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).

### Tax

If premiums are paid or funded by your employer, they'll 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 you and won't form part of your spouse/partner's estate for inheritance tax purposes.

### Have a question or need to complain?

If you have any queries, please contact your employer in the first instance. If you'd like to ask us a question or make a complaint, please contact our Group Complaints Team:

**Group Protection Complaints Team**  
**AIG Life Limited**  
**PO Box 12010**  
**Harlow**  
**CM20 9LG**

by email to [groupcomplaints@aiglife.co.uk](mailto:groupcomplaints@aiglife.co.uk)

or by calling **0330 303 9974**

(calls may be recorded for training and monitoring purposes).

If you're 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 4567**



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