



HAVENROCK

Life worth living



Life Assurance

Being a good, caring employer really counts and that's why group life assurance is the UK's most popular employee benefit.



*Unique
Dependant's
Benefit*

Traditionally it pays a lump sum payment to an employee's chosen beneficiary should they die whilst employed. It typically helps families deal with the financial practicalities of their bereavement.

But what happens to your employee if their partner dies? Can he or she afford the funeral, manage financial commitments and support the family?

Through a unique Dependant's Benefit as well as child bereavement support, Havensrock provides a complete Life Assurance package that really benefits the whole family as it pays a lump sum of money to your employee, should their partner die.

It reflects both your needs as an employer and the circumstances of your staff by offering a different solution for Trustees too.

It is modern, comprehensive protection for caring companies that will directly benefit your business and your employees by:

Providing more fulfilling life assurance that could cover dependants and includes emotional support for bereaved children too

Designing cost effective options that reflect your particular business risks and needs

Helping employees meet their financial family commitments following bereavement

Proving to employees that you genuinely care by providing an extended, more relevant life assurance benefit

Encouraging confidence and peace of mind for all

Havensrock Life Assurance products are distributed and administered by Punter Southall Health & Protection and are insured by Scottish Friendly. Havensrock has partnered with Winston's Wish, the UK's leading childhood bereavement charity, to provide expert telephone support for adults caring for a bereaved child.

As well as extending the effectiveness of life assurance for employees, Havensrock keeps itself relevant for employers by offering bespoke options to address individual business risks and needs.

	Group Life	Trustees
Overview	Effective, engaging life assurance that supports employees, their dependants and their families, so your business benefits too	Risk-based life assurance, individually designed and priced to reflect your pension scheme mortality risk
Suited to	Good employers of all sizes, aiming to provide a fulfilling and cost effective, life assurance employee benefit	Pension scheme trustees seeking a cost effective, bespoke approach to limiting specific mortality liabilities
Includes	<ul style="list-style-type: none"> • A tax-free lump sum of money paid to the employee's nominated partner, should he or she die while employed • Child bereavement telephone counselling services through Winston's Wish 	<ul style="list-style-type: none"> • Trustee assurance that is bespoke to your own, individual scheme • Design and modelling by qualified pension professionals to ensure you only buy the cover you need • Accurate cost centre accounting
Optional	<ul style="list-style-type: none"> • Unique Dependant's Benefit – a lump sum of money, paid to the employer to help an employee if their partner dies 	

Punter Southall Health & Protection.

Winston's Wish
the charity for bereaved children

Havensrock Life Assurance is coordinated through our Protection Team. For further information and a quote, please visit www.havensrock.com or call 0203 327 5700