

 <p>NORTH AYRSHIRE COUNCIL</p>	<h1>Group Life Assurance Scheme</h1>	<p>Version: 3</p> <p>Release Date: 1st April 2011</p>
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Group Life Assurance Scheme

1. Scope

- 1.1 North Ayrshire Council has a Group Life Assurance Scheme for Local Government Employees and Internal Craft Employees who are **NOT** in the Strathclyde Pension Scheme. The Scheme is administered by Trustees who are appointed by the Council.
- 1.2 North Ayrshire Council is bound by the rules of the Group Life Assurance Company, which may change from time to time.

2. Who is Eligible?

- 2.1 Eligible employees are those who are:-
 - a) Engaged either on a permanent or temporary fixed term contract of employment with North Ayrshire Council
 - b) Covered by the Schemes of Conditions of Service for Chief Officers, Local Government Employees and Internal Transport Craft Operatives
 - c) Not a member of Strathclyde Pension Fund
 - d) NB where an employee is a member of the Strathclyde Pension Fund in respect of ANY posts at North Ayrshire Council they are not eligible for the Group Life Assurance Scheme e.g. multi post holders.
- 2.2 Employees who meet the criteria above will qualify for the Group Life Assurance Scheme from the date of commencing employment with North Ayrshire Council (there is no service qualification).
- 2.3 Membership of the Scheme is not a contractual condition of service and the Council reserves the right to amend or discontinue individual membership or benefits at its discretion.
- 2.4 Membership lapses on ceasing employment with the Council.

3. What Benefit is Paid?

- 3.1 When an eligible employee dies in service, their legal personal representatives receive an amount equal to £5,000 at the date of death. Benefits paid will normally be exempt from capital gains tax.

4. Who can Receive Benefits?

- 4.1 All payments made under this scheme will be at the absolute discretion of North Ayrshire Council. In the event that payments are deemed to be appropriate to more than one of the undernoted, the proportions will be determined by the Council.
- 4.2 It is recommended that each eligible employee nominates the person(s) of their choice to aid the Council in the payment of the benefit in the event of the death, provided that the nominees have a reasonable personal link, bond or dependency on the employee:-

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- A spouse, partner or civil partner
 - Children
 - Parents
 - Grandparents
 - Brothers & Sisters
 - Other blood relatives
 - Other dependants

4.3 North Ayrshire Council will take into account of employee wishes concerning the payment of benefits but is not legally bound by them.

5. When is the Benefit Paid?

5.1 The benefit does not form part of the employee's estate and therefore, following death of a Group Life Assurance Scheme member in service, payment will be made as quickly as possible to nominated dependants in order to alleviate any immediate hardship.

6. Absence from Work

6.1 The Council will continue to pay premiums for employees temporarily absent from work, so that the benefit will remain in force. However, the maximum period during which cover may remain in force is 12 consecutive months if the absence is due to illness. If an employee is absent for the purposes of an approved course of study, or training, the Council will pay premiums for the full duration of absence.

7. How do I nominate?

- 7.1 An employee can nominate the person(s) of their choice by completing and signing a Nomination Form, available from Human Resources or on Navigate. The completed form should be placed in a sealed envelope.
- 7.2 The envelope will be held confidentially in the employee's personal file and accessed only in the event of their death.
- 7.3 Employees must remember that once a nomination form is submitted, it is their responsibility to amend or update it should there be any changes in circumstances.