

Group Income Protection

Adding an individual on to a policy

How it Works

Product Information

Adding an individual
on to a Policy



Introduction

The tables on the following pages show how we classify individuals who are to be covered under the policy, in addition to any requirements before cover can commence. If you have any questions which are not covered, please contact us.

Terminology used in the tables

Actively at work (AAW)

Means an employee:

- is present at their place of work
- has not received any medical advice to refrain from work
- is mentally and physically capable of fully performing the normal regular duties associated with the job they are engaged to do
- is working their normal contracted number of hours, either at their normal place of business or at a place that the business requires

Free cover limit

This is the amount of benefit we will allow a normal entrant to have before medical underwriting is required.

Total benefit

The sum of:

- an individual's basic benefit
- an individual's pension scheme contributions, if insured
- an individual's National Insurance Contributions, if insured

How to contact us

By email

groupcsc@canadalife.co.uk



Call us

0345 223 8000

Monday to Friday 9am to 5pm



By post

Customer Services
Canada Life Limited,
Canada Life Place,
Potters Bar,
Hertfordshire EN6 5BA.



Type of individual to be added	An individual's circumstances	Requirements for inclusion	When should we be notified	Cover commences	Further information
Normal Entrant This is an individual whose cover commences as soon as the agreed eligibility on the policy has been satisfied.	<ul style="list-style-type: none"> Total benefit is less than the free cover limit. 	We do not have any requirements for benefits up to the free cover limit.	Individual notification is not required until membership data is provided.	Cover commences on the date the agreed eligibility has been satisfied.	
	<ul style="list-style-type: none"> Total benefit is greater than the free cover limit. 	We do not have any requirements for benefits up to the free cover limit but all benefits above this limit are subject to full medical underwriting.	We should be notified of such individuals immediately.	Cover commences on the date the agreed eligibility has been satisfied for benefits up to the level of the free cover limit. Temporary cover is provided for benefits above the free cover limit from the same date.	Please refer to document ' Guide To Medical Underwriting ' for further information on medical underwriting and temporary cover
Individuals who are to be added as part of a larger group	<ul style="list-style-type: none"> We do not class these individuals as 'Normal Entrants'. We should be contacted so we can advise what is required to provide cover under the policy. 				

Type of individual to be added	An individual's circumstances	Requirements for inclusion	When should we be notified	Cover commences	Further information
<p>Early Entrant</p> <p>This is an individual where their inclusion in the policy or entitlement to additional benefits is required before the agreed eligibility allows.</p>	<ul style="list-style-type: none"> Total benefit is less than the free cover limit. 	<p>Individual consideration in all cases. Requirements for inclusion, if able, will be based on when the individual would normally be expected to become insured as a normal entrant and the benefits to be insured.</p>	<p>We should be notified of such individuals immediately.</p>	<p>We will confirm the date on which cover commences.</p>	<p>Name, date of birth, sex, benefits to be insured and the reasons why the individual are to be included early are required before we make our initial assessment.</p>
	<ul style="list-style-type: none"> Total benefit is greater than the free cover limit. 	<p>The reason why the individual is to be included early is needed, but in all cases inclusion for the additional benefit will be subject to full medical underwriting.</p>	<p>We should be notified of such individuals immediately.</p>	<p>Temporary cover is provided in respect of the additional benefit from the date we receive notification that the individual is to be covered for this benefit early.</p>	<p>Please refer to document “Guide To Medical Underwriting” for further information on medical underwriting and temporary cover.</p>

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<p>Late Entrant to a pension scheme</p> <p>Where the entry criteria or the benefits insured by the Group Income Protection policy are linked to membership of the pension scheme, an employee who joins 'late' is not covered for those benefits until such time as they meet our late entrant criteria.</p> <p>An individual is considered "late" when they join a pension scheme (not the Group Income Protection policy) after the date they first met the entry criteria. This also includes anyone joining after a company's Automatic Enrolment date.</p> <p>This is irrespective of when or why the individual joined the pension scheme late.</p> <p>It is possible that the individual joined the pension scheme many years ago but failed to meet the late entry criteria to be covered by the policy at that time, and therefore are not covered for the appropriate benefit.</p>	<ul style="list-style-type: none"> Total benefit is greater than the free cover limit. 	<p>Medical underwriting is required for all the additional benefit, not just the amount over the free cover limit to which the individual becomes entitled after joining the pension scheme.</p>	<p>We should be notified of such individuals immediately.</p>	<p>Temporary cover is provided for the additional benefits from the date the individual joins the pension scheme.</p>	<p>Please refer to document 'Guide To Medical Underwriting' for further information on medical underwriting and temporary cover.</p>
	<ul style="list-style-type: none"> Salary is less than £50,000. Salary is greater than £50,000, and the individual has joined the pension scheme within six months of meeting the entry criteria of the pension scheme. 	<p>Subject to the individual satisfying our AAW terms on the day prior to joining the pension scheme.</p>	<p>Individual notification is not required until membership data is provided.</p>	<p>If the individual can satisfy the AAW terms, cover is provided from the date of joining the pension scheme.</p> <p>If the individual does not satisfy the AAW terms, cover will commence once these have been satisfied for seven consecutive working days.</p>	<p>Assumes that the individual's total benefit is not greater than the free cover limit.</p> <p>When the individual can satisfy the terms of the AAW, we will allow them to benefit from the free cover limit on their total benefit.</p>
	<ul style="list-style-type: none"> Salary is greater than £50,000 and the individual joined the pension scheme more than six months after meeting the entry criteria of the pension scheme. 	<p>Completion of a 'Late Entrant form'.</p> <p>If medical disclosures are not made, cover will be provided for the individual's total benefit without further requirement.</p> <p>If medical disclosures are made, full medical underwriting may be required before we confirm if individual's total benefit can be insured.</p>	<p>Notification to be made once completed form is available.</p>	<p>We will confirm when cover can commence, including any temporary cover, if medical underwriting is needed.</p>	<p>We will confirm in writing any further requirements.</p> <p>If medical underwriting is required please refer to document 'Guide To Medical Underwriting' for further information on medical underwriting and temporary cover.</p>

Type of individual to be added	An individual's circumstances	Requirements for inclusion	When should we be notified	Cover commences	Further information
Individuals who are being added as part of Automatic Enrolment	Where the pension scheme being used for Automatic Enrolment is the pension scheme linked to the benefits provided by our policy, we apply our Actively at Work Term on the date an individual is enrolled or re-enrolled as part of the 3 year re-enrolment cycle. Any individual who joins after a company has gone through Automatic Enrolment is included subject to meeting the late entrant terms shown in this document.				
Discretionary Entrant This is someone who meets one of the following: <ul style="list-style-type: none"> • a normal entrant but has been previously missed off annual revision/review data provided • does not meet the agreed eligibility for cover • is to be insured for a benefit that differs from that normally provided under the policy. 	<ul style="list-style-type: none"> • Not applicable. 	All are set on a case-by-case basis.	We should be notified of such individuals immediately.	We will confirm when cover can commence, including any temporary cover allowable when we advise our requirements to cover the individual.	If medical underwriting is requested please refer to document 'Guide To Medical Underwriting' for further information.

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