

GROUP INSURANCE

How it Works Flexible Benefits

Benefits which can be insured

The table below shows examples of what we can insure.

Please contact us if your requirements fall outside of these as we may be able to accommodate your needs.

		Group Life		Income Protection	Critical Illness Employee only	Critical Illness Partners only*
		Core / default benefit provided	Voluntary cover Including Partners*			
Multiple of Salary	Range allowed	0.5 to 16x salary	Please call to discuss	25% to 75% of salary	0.5 to 10x salary	0.5 to 10x employees salary
Fixed Benefit	Maximum	£500,000	£500,000	Please call to discuss	£500,000	£250,000
	Maximum per step	£25,000	£25,000		£25,000	£25,000
Other benefit options which can form part of the employers package	None available		Claim Payment Period	Additional Illnesses*		
				Total Permanent Disability*		
				Available basis:	Available basis	
				<ul style="list-style-type: none"> • Own Occupation • Suited Occupation • Unable to look after oneself ever again 	<ul style="list-style-type: none"> • Unable to look after oneself ever again 	

*These may not be available as options on all flexible benefits schemes.

Useful information can found in the following documents
(Click on the product to view)

Benefit Options

Life Assurance

Income Protection

Critical Illness

What Earnings can be Covered?

Life Assurance

Income Protection

Critical Illness

Contact us



E-mail flex@canadalife.co.uk



Telephone 0117 9164284 (Monday to Friday 9 am - 5 pm)
Fax 01707 671180

*Glossary of Terms - Partner of an employee:

A legal spouse, civil partner or a person who they have been co-habiting with and have done so for at least six months and is financially dependant or interdependent on the employee.

A partner cannot be a person who is an employee of any of the companies insured on a policy.



Canada Life
Group Insurance

Our forms are available to download from our website: www.canadalife.co.uk/group

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