Group Income Protection

Change of Policyholder Form

This form allows you to change the policyholder for a Group Income Protection Policy.

The form must be completed by both:

- an authorised representative(s) of the existing policyholder
- an authorised representative(s) of the proposed new policyholder

When to use this form

This form can be used where a Group Income Protection Policy is being transferred. **For example**, where the proposed new Policyholder is a different company / partnership or a partnership wishes to transfer the Group Income Protection Policy to a limited liability partnership.

When not to use this form

- This form should not be used if there is only a change of name, registered office or principal address. In this case Canada Life simply needs to be advised in writing of the change.
- This form cannot be used if there is no authorised signatory to sign the form on behalf of the current policyholder or the current policyholder has been dissolved. In this case a new policy must be set up for the proposed new policyholder.

Important Information

By completing and returning this form both the current policyholder and the proposed new policyholder agree that from the effective date of the transfer:

- All the rights and obligations of the current policyholder under the Group Income Protection Policy will be transferred to the proposed new policyholder.
- The proposed new policyholder will be bound by the terms of the Group Income Protection Policy in every way as if it were the current policyholder and the Group Income Protection Policy was originally issued to it/them. In particular, the proposed new policyholder will become responsible for any outstanding premiums as well as any future premiums.
- The current policyholder releases and discharges Canada Life Limited ("Canada Life") from all its/their claims and demands arising under or in connection with the Group Income Protection Policy.
- Unless agreed otherwise with Canada Life, the Group Income Protection Policy will, in all other respects, continue on its existing terms.

How to return your form

By post

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

Please return the completed claim form.

By email

groupcsc@canadalife.co.uk

Scanned or photographed images of the completed form can be emailed.

Call us

0345 223 8000

If you have any questions regarding the completion of the form or the submission process, please call us.

Group Income Protection
Change of Policyholder Form

1 Current Policy Details

Group policy number (if known)

Current Scheme name

Current Policyholder

2 Transfer Details

Effective date of transfer (day, month, year)

- -

Reason for change of Policyholder

New scheme name

We will assume that the current eligibility and benefit basis is to remain the same and that there will be no new entrants at the date of the transfer. Please advise us if this is not the case and the details of the changes so that we can advise any additional requirements.

3 New Policyholder Details

Name of Corporate Policyholder

Registered office (including postcode)

Postcode

Status

Company ☐ Limited Liability Partnership ☐ Partnership ☐ Sole Proprietor ☐ Other

Registration numbers

Company

Charity

Group Income Protection
Change of Policyholder Form

4 Contact Details (please provide details of the individuals in your organisation who will administer the policy)

Contact name	Email	Position

5 Data Protection Statement

Canada Life Limited takes its privacy obligations very seriously.

Any personal data provided to us, as data controller, by a policyholder, joint policyholder, employer policyholder, trustee, insured person, professional adviser, beneficiary, next of kin, personal representative, executor, claimant, or member. will be treated in accordance with the Data Protection Act.

For employer-related group insurance products the Data Protection Act permits appropriate information about employees to be provided by an employer to an insurer without individual consent (including details of long term absentees, current and previous claimants, and medical underwriting decisions).

We use personal data to undertake activities relating to the setting up, administration and renewal of our policies, products and services. This includes processing applications and handling any claims. For the majority of our business we will rely on the performance of our contractual arrangements with you as the legal basis for processing.

We do not use personal data for marketing purposes. Please see the Data Protection Notice overleaf for full details.

6 Current Policyholder Declaration

To be completed by an Authorised Representative(s) of the Policyholder.
By signing the declaration below, you confirm that:

- You agree to us using, processing and sharing the personal data (including special categories of personal data) provided to us for the purposes set out in the Data Protection Statement and Data Protection Notice shown at the end of this form.
- From the effective date of the transfer, I / we
  - transfer all my / our rights and obligations under the Group Income Protection Policy to the proposed new policyholder
  - release and discharge Canada Life from all claims and demands I / we may have under or in connection with the Group Income Protection Policy, whether arising before, on, or after the effective date of the transfer
  - acknowledge that Canada Life shall release and discharge me / us from all claims and demands it may have under or in connection with the Group Income Protection Policy, whether arising before, on, or after the effective date of the transfer

Name

Signature

Date (day, month, year)

- -

Print full name

Capacity

Name

Signature

Date (day, month, year)

- -

Print full name

Capacity

Group Income Protection
Change of Policyholder Form

7 New Policyholder Declaration

To be completed by an Authorised Representative(s) of the Policyholder.
By signing the declaration below, you confirm that:

- You agree to us using, processing and sharing the personal data (including special categories of personal data) provided to us for the purposes set out in the Data Protection Statement and Data Protection Notice shown at the end of this form.
- From the effective date of the transfer, I / we:
  - declare that the information given in this form is accurate and correct
  - agree to be bound by the terms of the Group Income Protection Policy in every way as if I / we were the original party to it in place of the current policyholder(s)/trustee(s) and the Group Income Protection Policy was originally issued to me / us. In particular, I / we agree to be responsible for any outstanding premium owed to Canada Life as well as any future premiums
  - acknowledge that I / we will have the right to enforce the terms of the Group Income Protection Policy and pursue any claims and demands under the Group Income Protection Policy against Canada Life with respect to matters arising before, on or after the effective date of the transfer
  - acknowledge and accept that, unless agreed otherwise with Canada Life, the Group Income Protection Policy will in all other respects continue on its existing terms
  - acknowledge that the transfer of the Group Income Protection Policy will not be effective until Canada Life has confirmed the transfer in writing

Name

Signature

Date (day, month, year)

- -

Print full name

Capacity

Name

Signature

Date (day, month, year)

- -

Print full name

Capacity

Please return the completed form within 30 days of the policy commencement date, to Canada Life Limited, Canada Life Place, Potters Bar, Hertfordshire EN6 5BA.

Group Income Protection
Data Protection Notice

You may interact with Canada Life Limited (referred to as 'Canada Life', 'we', 'us' or 'our' in this DPN) in any one (or more) of the following capacities: as data controller, a policyholder, joint policyholder, employer policyholder, trustee, insured person, professional adviser, beneficiary, next of kin, personal representative, executor claimant, or member. No matter which capacity you interact with Canada Life, you will be referred to as 'you' or 'your' in this DPN. Any personal data about yourself (provided by you or about you by another party) or which you provide about someone else will be treated in accordance with the applicable laws and regulations in any relevant jurisdiction relating to privacy or the use or processing of personal data; Canada Life takes its privacy obligations very seriously

By signing this form you consent to Canada Life using and sharing your personal data as set out in this notice including, without limitation, the processing of special category personal data.

If submitting personal data about another person, by signing this form you confirm that you have their consent to provide such information to Canada Life and for their information to be used as set out in this notice.

Using Personal data

We use personal data to undertake activities relating to the setting up, administration and renewal of our policies, products and services. This includes processing applications and handling any claims. For the majority of our business we will rely on the performance of our contractual arrangements with you as the legal basis for processing.

We do not use personal data for marketing purposes and we do not make your personal data available to third parties for the purpose of direct marketing.

The nature of our business is to provide investments, life and pensions cover, critical illness, income protection and employer-related group products. To do this we need to use the personal data provided to carry out analysis of actuarial risks (risks of gains or losses), mortality and morbidity risks and pricing. This will be carried out in accordance with the Institute & Faculty of Actuaries' data handling protocols.

We use underwriting software to process some applications and quotations which will use an element of automated decision making.

Exceptionally, we may rely on our legitimate interests to process your personal data. When we do, we will demonstrate compelling legitimate grounds for doing so.

For employer-related group insurance products the DPA permits appropriate information about employees to be provided by an employer to an insurer without individual consent (including details of long-term absentees, current and previous claimants, and medical underwriting decisions).

For employer-related group products the DPA permits that members may individually withdraw their consent, In those instances Canada Life will be unable to provide cover for that individual.

When medically underwriting or assessing a claim we will obtain consent from the employee.

Sharing personal data

We share personal data only on the basis of the purposes for which it was collected. This notice is intended to illustrate the instances where data may be shared. However, we will share your data only for the limited and compatible purposes for which it was originally obtained:

- with other Canada Life group companies including those outside the European Economic Area (EEA);
- with any of our service providers, reinsurers and / or regulators;
- with other insurers and government agencies, including without limitation Her Majesty's Revenue and Customs (HMRC), Department of Work and Pensions (DWP);
- in order to prevent, detect or investigate financial crime including fraud or other criminal activity, we may share your data with other companies (including private investigators), organisations (including fraud prevention agencies and databases), public bodies (including the police) and associations and credit reference agencies;
- we will not share your medical information with anyone other than yourself without your consent except as described in the next bullet point. This includes your employer, spouse, other relatives, friends or your legal or professional adviser. In some circumstances, it may be appropriate to advise your employer about your medical information, for example, to recommend alternative supportive therapy. However, we will seek your consent in such circumstances;
- for employer-related products and services only, some medical information related to underwriting decisions and non-medical information about you necessary for lawful policy and claim administration purposes will be shared with your employer;
- we will not share non-medical information concerning you with your spouse, other relatives, friends or your legal or professional adviser unless you provide your consent to us in writing;
- for insurance related products, with your own doctor or relevant medical professionals; and/or
- in any circumstances if permitted or required to do so by law or if we have your consent to do so.

International Transfers

Given the global nature of our business, we use third party suppliers and outsourced services (including cloud-based services), which can require transfers of personal data outside of the EEA. In doing so, we will ensure there are contractual arrangements in place with those organisations who have appropriate organisational and technical measures to protect your personal data.

Group Income Protection
Data Protection Notice

Retention of your personal data

We will keep your personal data only for so long as is necessary and for the purpose for which it was originally collected. In particular, for so long as there is any possibility that either you or we may wish to bring a legal claim under this insurance, or where we are required to keep your personal data due to legal or regulatory reasons.

Post Brexit – UK departure from the European Union

On 31 January 2020 the UK left the European Union ('EU'), ceasing to be a member. EU law requires that all entities processing the data of EU citizens that are not established in the EU designate in writing a Representative in the EU to be addressed in addition to or instead of that entity by EU citizens on all issues related to data processing. In order to meet our requirements, each Canada Life entity listed above which processes the personal data of EU citizens has designated Canada Life Irish Holding Company Limited, an Irish registered entity within the Canada Life group, as its Representative. The Representative may also be called upon to cooperate with competent supervisory authorities with regard to ensuring compliance with the General Data Protection Regulation ('GDPR').

Contractual clauses in place between Canada Life and its group entities and external suppliers are compliant with the GDPR, which ensures that personal data provided to Canada Life is processed in accordance with our instructions and the requirements of the GDPR. Canada Life will continue to follow and apply all appropriate data protection legislation including that provided by the UK Government and the Information Commissioner's Office (ICO) with regards to data protection.

YOUR RIGHTS AND CONTACT DETAILS OF THE INFORMATION COMMISSIONER'S OFFICE (ICO)

You may have the right to require us to:

- provide you with further details on the use we make of your personal data or your special categories of data;
- provide you with a copy of the personal data that you have provided to us or which we hold;
- update any inaccuracies in the personal data we hold;
- delete any special category of data or personal data for which we no longer have lawful grounds to use;
- cease processing of your personal data that is based on consent, by withdrawing your consent to that particular processing;
- cease any processing based on legitimate interests grounds, unless our reasons for undertaking that processing outweigh any prejudice to your data protection rights; and
- restrict how we use your personal data whilst a complaint is being investigated.

In certain circumstances, we may need to restrict the rights listed above in order to safeguard the public interest (e.g. the prevention or detection of crime), our interests (e.g. the maintenance of our legal responsibilities) and for the performance of our contract with an employer who is the policyholder for employer-related products and services.

Data Protection Officer (DPO)

If you have any questions, or complaints, in relation to our use of your personal data, you should first contact our DPO, on the details below:

Canada Life Limited, Canada Life Place, Potters Bar, Hertfordshire, EN6 5BA

or by email at: **dpo@canadalife.co.uk.**

In the unlikely event that you are dissatisfied with our response, you have the right to take the matter up with the Information Commissioner's Office (ICO), whose address is:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

The full version of our DPN can be found on our website, www.canadalife.co.uk or is available upon request by calling **0345 223 8000.**

This DPN is dated 1st May 2021. Any future updates will be made available as described above.

Canada Life Limited, registered in England no. 973271 Registered office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA. CLFIS (UK) Limited, registered in England no. 04356028 is an associate company of Canada Life Limited. Registered Office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA. Canada Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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