Group Critical Illness

Employer Claim Form

This form must be completed by an authorised signatory of the policyholder.

We also require a fully completed Personal Statement, which has to be completed and signed by both your employee and the person who has suffered or has been diagnosed with the insured illness, if different.

You Must

Contact us immediately on **0117 916 4463** in any of the following circumstances.

- The claim is for a child aged 12 or over
- The claim is for Total Permanent Disability
- The person required to sign either part of the form is unable to do so

We Must

Receive a completed Claim Form and Personal Statement within two years of the date of diagnosis or the date the surgical procedure took place.

Additional requirements which may be needed

- Where a spouse's or civil partner's benefit is being claimed, an original copy of the spouse's marriage certificate or civil partnership document.
- If the policy includes cover for co-habiting partners and the claim is being made for this benefit, we will require documentary evidence of the relationship, such as mortgage documentation, a utility bill or bank statement.
- Where a child benefit is being claimed, an original copy of the birth certificate, legal adoption certificate or Special Guardianship Order, if applicable.
- If the child is 18 years or older, we will also need documentary evidence confirming that they have remained in full time education.

+ Important Information

The critical illness must be insured and the definition for that illness must be met for it to be a valid claim. Full details of the critical illnesses insured and the associated definitions can be found in your Policy document.

Next Steps

We will need medical confirmation of the diagnosis, surgical procedure and history of the critical illness.

Many patients are sent copies of clinical letters by their doctors and specialists and sight of these may help us to assess claims more promptly. The Personal Statement indicates what medical information should be provided.

Once we have received all our initial requirements, we will advise you:

- of any further information we require to assess the claim, and we will then obtain details of the insured person's medical history and treatment from their General Practitioner and / or consultant.
- if we are unable to process the claim and the reason(s) why.

Helpful downloads

Available from our document library

Critical Illness
Personal Statement
(click here to download)

Critical illness
Claims Guide
(click here to download)

How to return your form

By post

Group Critical Illness Claims Team,
Canada Life Limited,
Canada Life Place,
Potters Bar, Hertfordshire EN6 5BA.

Please return the completed claim form.

By email

ciclaims@canadalife.co.uk

Scanned or photographed images of the completed form and any medical information can be emailed.

Call us

0117 916 4463

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

Group Critical Illness
Employer Claim Form

1 Employer's details

Group policy number (if known)

Policyholder name (Principal Employer)

Employer's name

Head Office address

Postcode

Title

Contact name (with whom we can discuss the claim)

Telephone number

Please confirm a preferred time for us to call you

Email address

2 Employee's details

Title

Employee's surname

Marital status

Forenames

Home address

Postcode

Date of birth (day, month, year)

Telephone number

Email address

Group Critical Illness
Employer Claim Form

3 Eligibility details

Date on which the employee first:

Joined the company's service (day, month, year)

☐☐ - ☐☐ - ☐☐☐☐

Became eligible for the Critical Illness Scheme (day, month, year)

☐☐ - ☐☐ - ☐☐☐☐

Joined the Group Critical Illness Scheme (day, month, year)

☐☐ - ☐☐ - ☐☐☐☐

If the above dates differ, please explain why:

Is the member still included in the scheme? Yes ☐ No ☐

Has a group critical illness claim previously been submitted in respect of the member?
If 'yes' please answer the following questions. Yes ☐ No ☐

Was the claim paid or declined? Please tick the appropriate box.

Paid ☐ Declined ☐

If paid, please confirm the date the claim was paid

☐☐ - ☐☐ - ☐☐☐☐

Name of the insurer who paid the claim

Please confirm any other information which might be relevant to the previous claim

Group Critical Illness
Employer Claim Form

4 Spouse/partner/child details

Details of person for whom benefit is being claimed (if different from the member)

Surname

Title

Forename(s)

Marital status

Previous name(s)

Date of birth (day, month, year)

Relationship to member

Date on which the spouse/partner first joined the scheme

Has a critical illness claim previously been submitted in respect of the spouse/partner/child? Yes ☐ No ☐

If 'yes', please give details

5 Critical Illness

Insured illness or surgical procedure for which the claim is made

Date of diagnosis/date of surgery (day, month, year)

Group Critical Illness
Employer Claim Form

6 Total permanent disability

To be completed if the claim is for total permanent disability of the member

Exact nature of occupation

Is member currently at work? Yes ☐ No ☐

If not, when did member last attend work?

☐☐ - ☐☐ - ☐☐☐☐

If absent, has member been carrying out any other work? Yes ☐ No ☐

If 'yes', please give details

7 Benefit details

Scheme salary (Please complete for all claims)

£

Benefit calculation (eg 2 x scheme salary)

If the policy provides flexible benefits. Please complete the boxes below in respect of the person for whom benefit is being claimed.

Selected benefit at date of diagnosis/surgical procedure

£

Date this benefit level selected (day, month, year)

☐☐ - ☐☐ - ☐☐☐☐

Historical benefit selections (day, month, year)	Benefit Amount
☐☐ - ☐☐ - ☐☐☐☐	£
☐☐ - ☐☐ - ☐☐☐☐	£
☐☐ - ☐☐ - ☐☐☐☐	£
☐☐ - ☐☐ - ☐☐☐☐	£
☐☐ - ☐☐ - ☐☐☐☐	£

Group Critical Illness
Declaration (to be completed by the **Employer**)

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, beneficiary, 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.

Employer Declaration

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 overleaf.

We, the policyholder, hereby apply for payment of benefit(s) in accordance with the Policy. We declare that the employee was a Member of the scheme on the date the relevant critical illness definition was satisfied and that to the best of our knowledge and belief the particulars set out on the preceding pages are complete and true. (Failure to give complete and true answers could result in the payment of any benefit being refused.)

Signature of the official of the principal employer who has completed the form

Date (day, month, year)

- -

Job title

What you need to do next

1. The **Employer** should return this form to Canada Life.
2. The **Employer** should ensure the **Employee / claimant** has completed the Personal Statement.

How to return your form

By post

Group Critical Illness Claims Team,
Canada Life Limited,
Canada Life Place, Potters Bar,
Hertfordshire EN6 5BA.

Please return the completed claim form.

By email

ciclaims@canadalife.co.uk

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

Please ensure that:

- ☐ All questions have been fully completed.
- ☐ You have signed and dated the form.

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.

Canada Life and design are trademarks of The Canada Life Assurance Company.

GRP62 – 322R(A)

Group Critical Illness
Part A – 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.

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 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.

Group Critical Illness
Part A – Data Protection Notice

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.

Group Critical Illness

Support Services

More than just a financial benefit

At Canada Life, we believe insurance is about much more than just a financial benefit. So we provide you with a comprehensive set of Support Services*, included with your cover at no extra cost[1].

Personal Nurse Service

The personal nurse service provides long-term practical and emotional support over the phone with the same qualified nurse, for as long as you need.

Your personal nurse can help answer any questions you have about your condition and treatment. They're experienced, registered nurses who are there to help you.

Who can use it?

+ UK-based employees claiming under a Group Critical Illness policy
+ Immediate family members of the claimant can access support [2]

How to access?

Tick the box on page 11 of the Personal Statement (GRP59) and a personal nurse will be in touch within 48 hours.

Second Medical Opinion

The second medical opinion service provides access to over 50,000 leading consultants worldwide. They offer second opinions on diagnoses and treatments for almost any condition.

The service locates a world-leading expert on your condition and arranges a full review of your medical condition using your medical record, if required.

Who can use it?

+ All UK-based employees covered under a Group Critical Illness policy
+ Immediate family members of the employee [3]

How to access?

Access the Second Medical Opinion service by calling **0800 085 6605**

You can also register online at **http://canadalife.askbestdoctors.com**

For full details of our Support Services please go to:

www.canadalife.co.uk/group-insurance/support-services

1 Free for all service users as the Support Service costs are absorbed with the Group Critical Illness premium.

2 Immediate family includes spouse, partner, parents, siblings or children under 21, in full time education, who live at the member's normal address of residency.

3 Immediate family includes any spouse, partner, parent or sibling living in the same household; any legal dependant under the age of 21 and in full time education; or any other legal dependant who is dependent on the member because of disability.

*These services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.

This page should be retained for your reference

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.

Canada Life and design are trademarks of The Canada Life Assurance Company.

GRP62 – 322R(A)