



Partners of employees claim form for lump sum death benefits

Completion of all relevant fields will ensure prompt assessment of the claim

Important information – please read prior to completion of Claim form

When should a trustee/authorised signatory submit a claim form?

As soon as possible after the death of the partner of an employee.

We will not pay any benefit, or any additional amounts of benefit, if a completed claim form in respect of the benefit being claimed, has not been received by us within two years of the date of death of the partner of an employee.

How to submit a claim?

If you wish to make a claim, we will initially need:

- an original death certificate
- a fully completed original claim form signed by the scheme trustees, or other agreed signatories

Section 1	Section 2	Section 3	Section 4
✓	✓	✓	✓
Section 5	Section 6	Section 7	Section 8
if applicable	✓	✓	✓

Where lump sum death benefits are based on an employee's salary we may also require evidence of a member's earnings where individual scheme data has not been provided at the commencement of risk or subsequently at the commencement of the current rate guarantee period (evidence can be copies of a member's last three full pay slips, a member's P60 for the last tax year or a P14).

Original certificates will be returned to sender by recorded delivery as efficiently as possible.

Why does Canada Life require original certificates?

Due to HMSO directives relating to copyright, we are unable to accept photocopies. It should also be noted that having sight of the original documentation also reduces the risk of fraud.

How long will it take to process my claim?

Once we have received all our initial requirements, we will advise you within five working days:

- of any further information we require to assess the validity of the claim, or
- if we are unable to admit the claim and the reason(s) why.

How will benefits be paid?

If your claim is accepted, our settlement of any lump sum benefit will normally be remitted by Electronic Fund Transfer, in the name of the trustees, direct into the trustee bank account. Payments will not normally be made to parties other than the trustees.

Does Canada Life offer any support services?

A confidential 24-hour bereavement counselling and probate helpline is available for family members.

1 Employer's details

Please ensure this section is fully completed for all claims. If the name on the deed is different to that on our records, please notify us.

PRINCIPAL EMPLOYER'S NAME

EMPLOYER'S NAME (if different from above)

GROUP POLICY NUMBER

2 Trustee's bank account details

Please record account details below in all cases where a lump sum is being claimed. Payment by other means will delay settlement.

NAME OF BANK

BRANCH

TRUSTEES ACCOUNT NAME

Trustees of

BANK SORT CODE

ACCOUNT NUMBER



Canada Life
Group Insurance



3 Employee details

FULL NAME

GENDER

DATE OF BIRTH

EMPLOYEE ID

4 Spouse or partner details

FULL NAME

GENDER

DATE OF BIRTH

DATE OF DEATH

5 Death occurring overseas

Please complete this part only if death occurred overseas.

REASON OVERSEAS

COUNTRY OF DEATH

DATE DEPARTED FROM UK

INTENDED RETURN DATE

6 Benefit details

If cover is provided as a fixed benefit please complete section headed 'Fixed benefit'. If salary based benefits are insured please go to section headed 'Salaried benefit'.

Fixed benefit

FIXED BENEFIT BEING CLAIMED

DATE BENEFIT SELECTED

DATE OF CANADA LIFE ACCEPTANCE

PREVIOUS BENEFIT SELECTIONS

DATE BENEFIT SELECTED

DD / MM / YYYY
DD / MM / YYYY
DD / MM / YYYY
DD / MM / YYYY
DD / MM / YYYY

Salaried benefit

SALARY MULTIPLE BEING CLAIMED

DATE MULTIPLE SELECTED

EMPLOYEE'S SCHEME SALARY APPLICABLE AT DATE OF DEATH

AMOUNT OF LUMP SUM BENEFIT

PREVIOUS BENEFITS MULTIPLE SELECTIONS

DATE MULTIPLE SELECTED



7 Checklist

To ensure settlement of the claim is not delayed please check the following:

THE CLAIM FORM HAS BEEN FULLY COMPLETED

ORIGINAL CERTIFICATES HAVE BEEN PROVIDED

EVIDENCE OF EARNINGS HAS BEEN PROVIDED, if appropriate

8 Data Protection Statement

Canada Life Limited takes its privacy obligations very seriously.

Any personal information 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.

By signing this form you agree to us using, processing and sharing the personal information (including special categories of personal data) provided to us for the purposes described on the next page.

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 information 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 for full details.

9 Declaration

THIS DECLARATION MUST BE SIGNED IN ALL CASES BY AN AUTHORISED SIGNATORY ONLY.

We, the Trustees of the Group Policy, hereby apply for payment of the benefit(s) described above. We declare that the deceased was included in the Group Policy on the date of death and that the particulars set out above are correct to the best of our knowledge and belief.

SIGNATURE

DATE (day, month, year)

*This signature must be a Trustee or Authorised Signatory.

PRINT FULL NAME

CAPACITY OF TRUSTEE/SIGNATORY



Please return the fully completed claim form and any supporting documents to:
Life Claims Team, Canada Life Limited, 3 Rivergate, Temple Quay, Bristol BS1 6ER.



or e-mail to **grouplifeclaims@canadalife.co.uk**



to discuss any aspect please call us on **0117 916 4460**

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

Canada Life Limited, 3 Rivergate, Temple Quay, Bristol BS1 6ER. Telephone 0345 223 8000

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GRP671 – 518R



Canada Life
Group Insurance



DATA PROTECTION NOTICE

Canada Life Limited (referred to as '**Canada Life**', '**we**', '**us**' or '**our**' in this DPN) takes its privacy obligations very seriously. Any personal information provided to us, as data controller, by a policyholder, joint policyholder, employer policyholder, trustee, insured person, beneficiary, claimant or member (referred to as '**you**' or '**your**' in this DPN), will be treated in accordance with the Data Protection Act.

Using Personal Information

We use personal information 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 policyholder or member personal data for marketing purposes and we do not make your personal information 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 information 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 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).

For employer-related group products the Data Protection Act 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 information

We share personal information 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 financial 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 financial 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 information outside of the EEA. In doing so, we ensure that there are appropriate contractual arrangements and we will choose only those organisations with strict controls in place, via appropriate organisational and technical measures in place to protect your personal information.

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.

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 information or your special categories of data;
- provide you with a copy of the personal information that you have provided to us or which we hold;
- update any inaccuracies in the personal information we hold;
- delete any special category of data or personal information for which we no longer have lawful grounds to use;
- cease processing of your personal information 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 information 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 information, you should first contact our DPO, on the details below:

**Canada Life Limited, Group Insurance,
3 Rivergate, Temple Quay, Bristol, BS1 6ER
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 5th March 2018. Any future updates will be made available as described above.