

GROUP INCOME PROTECTION

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Cover for an individual who is absent from work

Also known as temporary absence provisions

Introduction

The normal circumstances when an individual is absent and continued cover is required are:

- sickness or disability
- entitlement to statutory leave
- being granted a leave of absence

Notes

Statutory leave includes:

- maternity leave
- paternity leave
- adoption leave
- shared parental leave

A leave of absence can include:

- compassionate leave
- a career break
- extended holiday

Cover if absent on the commencement date of the policy where cover is transferring from another group insurer

We will not provide cover for any individual who is absent due to sickness or disability.

For those who are absent for any other reason individual consideration will be given. In order for us to make our decision full details, including the reason of those affected will be needed.

If we are able to provide cover, we will limit the period we will insure the individual to a maximum of that which had been imposed by the previous insurer's temporary absence provisions. See example below.

Notes

The above also applies if groups of employees are added after the commencement date of the policy, for example TUPE transfers or following a merger or an acquisition.

Our terms, if different to those offered by the previous insurer, will only apply to an individual who is absent on the commencement date once they have returned to work.

Cover if absent on the commencement date of the policy, where there is no previous insurance

We will not provide cover for any individual who is absent due to sickness or disability.

For those who are absent for any other reason, individual consideration will be given. In order for us to make our decision, full details including the reason of those affected will be needed.

If we are able to provide cover, we will confirm any limitations we wish to impose, how long we will provide cover and the benefits we will insure.

Example – employee transferring

First absent	2 January 2016
Policy transferred	1 April 2016
Reason	Career break
Previous insurers terms	1 Year
Cover ceases	1 January 2017

Cover if absent on the date of joining the policy

If an individual meets all the agreed entry criteria, they will be benefit from the same terms which are granted to those whose absence commences after they are already insured by us.

If the absence is due to sickness or disability this will mean the individual joining will immediate enter the agreed claim 'deferred period'

Our terms can be found on the next page for those who are absent for any other reason.



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How long will cover continue if absent due to sickness, disability or statutory leave?

Cover will continue until the individual returns to work or reaches the cease age, if earlier.

Notes

This is dependent on the individual still meeting the eligibility criteria including being employed by one of the organisations we have agreed to insure.

The cease age will be that applicable on the date of last attendance at work.

The period when cover is provided will be subject to the terms advised previously in the document under section, 'Cover if absent on the commencement date of the policy where cover is transferring from another group insurer'.

Example

First absent	2 January 2016
Reason	Career break
Period covered	One year
Cover ceases	1 January 2017

How long will cover continue if absent for any other reason other than sickness, disability or statutory leave?

Cover will continue for a maximum period of one year from the date the absence commenced, provided the individual:

- has a contractual right to return to work in the same occupation
- does not reach the cease age prior to reaching the maximum period allowed

The claim 'deferred period' will commence immediately if someone becomes incapacitated while on statutory leave.

For anyone not on statutory leave, if the absence is greater than one year, the claim 'deferred period' will only commence on the date of return to work if the individual becomes incapacitated while absent.

Notes

Further information on the claim deferred period can be found in our document ['Income Protection Benefit Options'](#).

The cease age will be that applicable on the date of last attendance at work.

Benefit increases if absent

If absence is due to sickness or disability, benefits will be fixed the date of last attendance at work, even if a claim is not submitted. Where the absence is for any other reason, salary based benefits will continue to be insured on the amount applicable at the individual's date of last attendance at work. We do allow increases but these are limited to the lesser of:

- the general level of increases in basic salaries or wages awarded by the individual's employer
- the increases in the [Average Weekly Earnings Statistic \(including bonuses\), published by the UK Office for National Statistics \(EARN01 – AWE Total Pay Index\)](#)

Notes

Benefits must be recalculated and correctly declared at each annual revision date in line with the increases allowed.

The above does not apply where a claim is in payment.

Increases due to any other circumstances are not allowed unless otherwise agreed.

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Important information

In order for the cover to be maintained, all absentees, except where the absentee is a claimant in payment, have to be shown on data provided and premiums requested paid.

The date when first absent and the reason needs to be provided when rates are being reviewed. Further information can be found in our document ['What is needed to provide a quote'](#).

Failure to provide this may lead to premium rates being revised or claims being declined.



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

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