

GROUP INCOME PROTECTION

How it Works Product Information Policy Exclusions and Limits

Exclusions on benefits paid

For all individuals insured

No benefits will be paid if in our opinion the claimant:

- does not satisfy the incapacity definition that applies immediately prior to the date of incapacity
- has not fully engaged or has refused to participate in any return to work plan

In addition no benefit will be paid if incapacity is directly or indirectly due to:

- engagement in terrorist activities
- the activities of any organisation formed for military purposes

This exclusion will not be imposed in respect of the Armed Forces of the Crown or any organisation associated with National Service.

Where medical evidence was required before cover could be provided

Specific exclusions or restrictions may be imposed on an individual. If any are imposed we will confirm these when accepting the benefits.

Exclusions relating to a lump sum payment

A lump sum payment will not be made if in our opinion the individual:

- does not satisfy, at the date the lump sum payment is to be made, the incapacity definition that applied for the lump sum payment, immediately prior to the date of incapacity
- has refused to participate in any return to work plan

For further information regarding lump sum payments please refer to document titled '[Benefit Options \(Income Protection\)](#)'.

Expectation of the claimant's employer

Benefits, including any lump sum, will not be paid if the claimant's employer does not:

- facilitate a return to work
- comply with the Equality Act 2010

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

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