

# GROUP CRITICAL ILLNESS

How it Works  
Product Information  
Illnesses Covered, Limitations &  
Exclusions

## Exclusions – Pre-existing and Related Conditions

### Why do we apply exclusions?

Exclusions are a common feature of Group Critical Illness policies. The use of these allows groups of individuals to be insured without the need for evidence of health and lifestyle to be provided.

### What exclusions are imposed?

The main exclusions applied to everyone insured are:

- a pre-existing condition exclusion
- a related conditions exclusion

Full details of these exclusions are shown later in this document.

A number of the insured illnesses also have exclusions for:

- alcohol abuse
- drug abuse
- self-inflicted injury
- war and civil commotion

### Notes

Specific exclusions may be imposed on an individual if medical evidence is required before full benefits can be insured.

If such exclusions are imposed we will confirm full details in writing once the cover has been accepted.

### Pre-existing condition exclusion

Claims will not be paid if the person insured was first diagnosed or treated for an insured illness or, the illness was known to have existed prior to the date that person was first insured under the Group Critical Illness policy provided by their current employer.

### Notes

The following insured illnesses are all considered to be the same illness:

- aorta graft surgery
- balloon valvuloplasty
- cardiac arrest
- cardiomyopathy
- coronary artery bypass grafts
- heart attack
- heart transplant
- heart valve replacement or repair
- open heart surgery
- primary pulmonary hypertension
- pulmonary artery surgery
- stroke

If an insured person or child has suffered any form of cancer then no benefit will be payable in respect of any subsequent cancer whether or not the earlier cancer is connected to or associated with the subsequent cancer.

### Related conditions exclusion

Related conditions are existing medical conditions that are associated with or likely to have led to the occurrence of an insured illness.

Claims will not be paid in respect of the person insured for an illness or surgical procedure where a related condition existed at any time prior to the date that person was first insured under the Group Critical Illness policy provided by the employee's current employer.

If two years have elapsed since that person was first insured under the Group Critical Illness policy provided by the employee's current employer, the related condition exclusion will only be applied to the following illnesses, if insured:

- loss of independent existence
- paralysis of limbs
- terminal illness
- total permanent disability



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## Additional exclusion specific to a child\*

In addition to the pre-existing and related conditions exclusions detailed previously we will not pay a claim for an insured illness or related condition which existed for a child where either parent:

- knew or had received medical advice or counselling in respect of the insured illness or related condition in relation to the child.
- prior to the birth of the child, had received medical advice or counselling in respect of that insured illness or related condition before the employee was first insured under the Group Critical Illness policy provided by their current employer or on the date of any increase in benefit.

No claim will be paid where an insured illness is caused by either a parent or guardian intentionally harming the child.

## Re-applying the pre-existing and related conditions exclusions

We re-apply both exclusions on the date:

- any new illnesses are added to the policy
- the method used to calculate the benefits insured changes

These exclusions are only re-applied to the new illnesses and any increase in benefit resulting from any agreed change

### Notes:

Where flexible benefits are provided these exclusions are also applied when an individual chooses to amend their benefits.

Further information can be found in our document [Flexible Benefit - Limitations and Exclusions](#)

## Second claims

It is possible for an insured employee to make a second claim if they suffer or are diagnosed with a different insured illness.

A second claim cannot be made for the same illness and some of the insured illnesses are regarded as the same illness for second claim purposes. Related conditions are also considered.

Only one claim can be made for a spouse or civil partner and each child.

## How it Works Product Information Illnesses Covered, Limitations & Exclusions

## Additional information

Further details of all the exclusions and the insured illness to which they are applied can be found in our [Group Critical Illness definitions guide](#)

### \*Important Information

The exclusions have been introduced following the removal of the minimum age limit for child cover. Further information regarding the change can be found in [GCI Benefit Options](#)

These new terms will apply from 26 September 2018 for all new quotations

For existing policies, the new terms become effective at the next scheme review date, provided a quotation has not already been issued.

Our forms are available to download from our website: [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)

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