

# LIFE INSURANCE COVER AND BENEFITS – AT A GLANCE

## General points

**Distribution** – all products are available for selected intermediaries through five online sourcing portals.

**Trust range** – Bare Gift Trust and Discretionary Trust.

Product features	Life Insurance	Life plus Critical Illness
<b>Overview</b>		
Terminal Illness benefit – right to the end of the plan	Yes	Yes
Adult serious accident benefit	No	Yes
Optional waiver of premium benefit (additional cost)	Yes	Yes
Optional Total and permanent disability benefit (additional cost)	No	Yes
Accidental death benefit while application is processed	Yes	Yes
Unpaid premium period which triggers a policy to end.	60 days or x 2 unpaid premiums	60 days or x 2 unpaid premiums
Inflation-linked option available (not available for decreasing policies)	Yes	Yes
Increase option available	Only if accepted on standard terms	Only if accepted on standard terms

Product features	Life Insurance		Life plus Critical Illness	
<b>Limits that apply</b>				
Minimum and maximum plan term	3 & 40 years		3 & 40 years	
Minimum age of insured person at start	18 years		18 years	
Maximum age at start	80 years		65 years	
Maximum age at end	85 years		70 years	
Maximum sum assured	Insured person's age	Maximum total sum assured	Insured person's age	Maximum total sum assured
	18-40	£1,000,000	18-40	£750,000
	41-45	£750,000	41-45	£450,000
	46-50	£600,000	46-50	£350,000
	51-55	£400,000	51-60	£200,000
	56-60	£300,000	61-65	£100,000
61-80	£150,000			
Waiver of premium – disability period	13 weeks		13 weeks	
Waiver of premium end	70th birthday		70th birthday	

## Support Services



**Bereavement  
Counselling**



**Probate  
Helpline**



**Treatment  
Sourcing**

Personal Nurse Adviser and Second Medical Opinion are available if a life assured is diagnosed with a terminal illness.



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# CRITICAL ILLNESS BENEFITS – AT A GLANCE

Product features	Cover provided
<b>Benefits</b>	
Adult death benefit	100% of the amount of cover
Adult terminal illness benefit	100% of the amount of cover
Adult total and permanent disability benefit (optional benefit)	100% of the amount of cover
Adult core critical illness benefit	100% of the amount of cover
Adult additional critical illness benefit	25% of the amount of cover (up to £25,000)
Child core critical illness benefit	50% of the amount of cover (up to £25,000)
Child additional illness benefit	25% of the amount of cover (up to £25,000)
Child specific critical illness benefit	50% of the amount of cover (up to £25,000)
Children's terminal illness	50% of the amount of cover (up to £25,000)
Adult serious accident benefit	£7,500
Children's funeral cover	£10,000
<b>Number of critical illness conditions</b>	
Core critical illness	52 (51 for children)
Additional critical illness	44
Child specific critical illness	6

## *Additional Support Services*



**Personal Care**



**Personal Nurse Adviser**



**Second Medical Opinion**

Product features	Life plus Critical Illness
<b>Maximum number of payments</b>	
Adult serious accident benefit	2
Children's funeral cover	2
Additional critical illness and any type of children's critical illness or terminal illness claim (single life plans)	4
Additional critical illness and any type of children's critical illness or terminal illness claim (joint life plans)	6
<b>Example maximum number of payments</b>	
£100,000 single life plan	<b>9 payments – totalling £235,000</b>
	x 2 adult serious accident claims (£7,500 each)
	x 4 additional critical illness claims (£25,000 each)
	x 2 children's funeral claims (£10,000 each)
	X 1 adult core critical illness, terminal illness, death or total and permanent disability claim (£100,000)
£100,000 joint life plan	<b>11 payments – totalling £285,000</b>
	x 2 adult serious accident claims (£7,500 each)
	x 6 additional critical illness claims (£25,000 each)
	x 2 children's funeral claims (£10,000 each)
	X 1 adult core critical illness, terminal illness, death or total and permanent disability claim (£100,000)

More information is available on our website: [www.canadalife.co.uk/individual-protection](http://www.canadalife.co.uk/individual-protection)

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ID6452- 519R



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