

GROUP INSURANCE

How it Works Flexible Benefits

Life Events

What is a Life Event?

We will allow an individual to amend their benefits if they have a significant change to their personal circumstances.

These significant changes are usually referred to as 'Life Events'.

The life events, shown later, will be included as standard in our policies. Any of these can be removed if they are not required.

Please contact us if life events not shown are required so that further consideration can be given.

Is there a time limit placed on someone changing their benefits?

We usually allow someone to amend their benefit selections one month before or after the occurrence of a life event.

Contact us



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Telephone 0117 9164284
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What increases in benefit are allowed?

We usually limit the amount an individual can increase their benefits when a life event takes place.

Where the benefit is subject to the completion of an application form, consideration may be given to removing the restrictions usually imposed.

Notes:

No restrictions are imposed if the benefits are reduced.

Is there a limit on the number of changes someone can make due to a life event?

If an individual increases their benefit during the open enrolment window we normally only allow one further increase to be selected before the next open enrolment window.

Useful information can be found in the following documents

(Click below to view)

Requirements once benefits have been selected

Life Events where we allow increased benefit selections

Standard life events we allow

- Marriage, registration of a civil partnership or gaining a partner
- Birth of a child or start / end of maternity or paternity leave
- Adoption of a child or start / end of adoption leave
- Death of the member's partner or dependant child
- Ending of partner relationship, permanent separation, divorce or dissolution of civil partnership
- Moving home (the completed purchase of a property used as the employee's main residence)
- Full-time to part-time or change in basic salary exceeding 10% (except where change is due to ill-health or birth/adoption)

Additional life events we may agree to include

- Birth of a child / adoption of a child or getting pregnant or starting maternity leave or returning from maternity leave
- Death of a dependant
- Return from secondment overseas
- Redundancy of partner
- Commencing temporary absence and return from temporary absence (Group Life only)
- Return from temporary absence

Life events we will not allow

- We do not allow increases at the start or end of sick leave
- We do not allow increases when a person returns from secondment overseas, if their return is due to ill-health or the full period of overseas secondment has not been completed



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

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