

Limitations and Exclusions

Our policies carry restrictions and / or exclusions, in addition to limitations which may be imposed on the benefits someone can select, which may affect how long cover can be provided, the validity of a claim, or the amount of benefit which will be paid.

	Cover if an individual is absent from work	Claim limitations which may be applied	Temporary Cover	Product specific claim exclusions
Life Assurance (all benefits)	<p>Our 'temporary absence' terms are allowed for all benefits which have been fully accepted e.g. appropriate Actively at Work satisfied, evidence of insurability provided:</p> <ul style="list-style-type: none"> cover will continue to the agreed cease age if absence is due to illness or disability or during a period of statutory leave cover will be provided for a limited period for any other reason (product dependent). 	<p>Employee Cover A limit on the total values of claims paid could be imposed if a catastrophic event occurs. Any limits will be assessed on a case by case basis and advised when any quotations are provided.</p> <p>Partner of an employee cover A total claim payment limit of £20,000,000 is imposed, if the 'partners' are at a location where a catastrophic event occurs.</p>	<p>An amount of cover is provided for a set period of time, subject to pre-existing condition exclusion, in respect of any benefit which is subject evidence if insurability e.g. full medical underwriting, completed application.</p> <p>Notes: The flexible benefits platform must be able to accommodate the terms of the cover as the level of benefits insured may need to be reduced if we have not accepted benefits in the period allowed.</p>	<p>None</p>
Income Protection	<p>Notes: Cover can only continue if all associated premiums, Core / default and flexible benefits, are paid.</p>	<p>Limitations on benefits we pay, if other income is received, are applied in the same manner as our standard policy.</p>		<p>Exclusions on benefits paid are the same as those imposed on standard our policy.</p>
Critical Illness		<p>Defined definitions of the insured illness must be met in order for a claim to be considered.</p>		<p>Pre-existing condition exclusion and Related condition exclusions imposed on an individual's initial selection and any subsequent increases.</p>

In-depth information on the subjects mentioned above can be found via the links on the [next page](#)



GROUP INSURANCE

How it Works Flexible Benefits

Useful information can be found in the following documents

(Click below to view)

Cover if an individual is
absent from work

Life Assurance

Income Protection

Critical Illness

Claim limitations which
may be applied

Life Assurance - Claim payment
limitations due to a catastrophe

Income Protection - Limitations on
benefits paid

Critical Illness – Definitions of the
illnesses covered

Temporary Cover
(Medical Underwriting Guides)

Life Assurance

Income Protection

Critical Illness

Product Specific
Claims Exclusions

Income Protection
Exclusions on benefits paid

Critical Illness – Pre-existing and
Related Conditions Exclusions

Contact us



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Canada Life
Group Insurance

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

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