

Group Critical Illness

Product Summary

What does Group Critical Illness provide?

A tax-free lump sum if an employee is diagnosed with a condition covered by the policy and survives for a set period of time.

The diagnosis of a serious illness, such as cancer or heart disease, is a devastating event for thousands of people every year. Our Group Critical Illness product provides both financial and emotional support if an employee suffers from a life-changing illness. It's a financial safety net that helps to ease the financial pressure that can come with serious illness.

Group Critical Illness is also available through our online platform CLASS, for schemes that cover two to 100 employees. CLASS offers enhanced terms and complete end-to-end control of your Canada Life policies.

Have a question?

Call us
0345 223 8000



Visit
www.canadalife.co.uk/group



	Standard Product	CLASS Product
Quotation validity	Underlying rates are guaranteed for three months.	Underlying rates are guaranteed for three months.
Minimum lives	Five.	Two.
Maximum lives	Unlimited.	100.
Minimum premium	£1,000 p.a.	£480 p.a.
Commission	Up to a maximum of 30%.	Up to a maximum of 30%.
Premium frequency	Annual or monthly.	Annual or monthly.
Companies House number required	No.	Yes.
Costing basis	5 – 19 lives – single premium. 20+ lives – unit rated.	2 – 9 lives – single premium. 10+ lives – unit rated.
Rate guarantee period	Typically two years.	Three years.
Entry	Flexible.	Immediate after 0 to 6 months' service, or 1-5 years' service.

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Eligibility	Flexible.	Fully inclusive, or compulsory by classification (e.g. 'all managers'). Can also be pension scheme membership linked.
Benefit categories	Unlimited.	Maximum of eight categories. If there is more than one category, each must contain at least two members.
Participating employers allowed?	Yes.	Yes.
Overseas cover?	Can be provided for those working in any of the Scheduled Territories, or those overseas on holiday or business travel. Cover for those working outside the Scheduled Territories may be possible, subject to agreement.	Can be provided for those working in any of the Scheduled Territories, or those overseas on holiday or business travel.
Benefit basis	Benefits can be calculated as a multiple of salary (e.g. 2x salary), or as a fixed benefit (e.g. £100,000), subject to a maximum of £500,000.	Benefits may be calculated as a multiple of salary of 1-4x (e.g. 2x salary), to a maximum of £500,000; or a flat benefit (e.g. £10,000) to maximum of £100,000.
Children's cover	Cover is automatically provided for a member's child who is under 18 years old, or under 22 if in full-time education, limited to the lesser of 25% of the member's own benefit or £20,000.	Cover is automatically provided for a member's child who is under 18 years old, or under 22 if in full-time education, limited to the lesser of 25% of the member's own benefit or £20,000.
Salary definitions	Flexible.	On either a daily or annual increment basis: <ul style="list-style-type: none"> • Basic salary • Basic salary plus other earnings from the employer (such as overtime, bonus, commission or directors' fees) averaged over a three year period • Total P60 earnings in the preceding year • Basic salary plus specific sacrificed elements
Partner cover	Cover can be provided for a member's spouse/civil partner at an additional cost, limited to the lesser of the member's own benefit or £150,000.	Cover for a spouse/civil partner is not available via CLASS.
Core illnesses	Canada Life insures 13 'core' illnesses.	Canada Life insures 13 'core' illnesses.
Additional illnesses	An additional 28 illnesses can be covered at an additional cost.	An additional 28 illnesses can be covered at an additional cost.
Total Permanent Disability (TPD)	Can be covered at an additional cost under one of the following bases: <ol style="list-style-type: none"> 1. 'Own occupation' / 'Unable to do their own occupation ever again' 2. 'Suited occupation' / 'Unable to a suited occupation ever again' 3. 'Unable to look after yourself ever again' *TPD cover is available to spouses/civil partners, but only on definition 3. TPD cover is not available for children.	TPD cover is not available via CLASS.

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Free cover level	<5 lives: NIL 5 – 10 lives: £150,000. 11+ lives: £500,000.	<5 lives: NIL 5 – 10 lives: £150,000. 11+ lives: £500,000.
Medical underwriting	Where there are 10 or fewer lives and underwriting is in respect of benefits over the free cover level, we will attempt to allow for future increases through the provision of a forward underwriting bar. The amount of forward underwriting will be equal to 15% of the member's salary per year (i.e. no further underwriting will be requested if their salary does not increase by more than 15% from one year to the next), and will usually be provided to any member that is accepted at ordinary rates or with an exclusion.	Where there are 10 or fewer lives and underwriting is in respect of benefits over the free cover level, we will attempt to allow for future increases through the provision of a forward underwriting bar. The amount of forward underwriting will be equal to 15% of the member's salary per year (i.e. no further underwriting will be requested if their salary does not increase by more than 15% from one year to the next), and will usually be provided to any member that is accepted at ordinary rates or with an exclusion.
Temporary cover	Cover will remain in place for a member while underwriting is ongoing for a period of 120 days for benefits up to £250,000.	Cover will remain in place for a member while underwriting is ongoing for a period of 120 days for benefits up to £250,000.
Survival period	14 days.	14 days.
Pre-Existing Conditions Exclusion (PECE)	No benefit will be payable under the policy in respect of an insured illness (or a repeat of the same insured illness) which was first diagnosed, treated, or which was known to have existed by the insured person, prior to entry to the employer's group critical illness scheme or date of inclusion of the illness in the policy, if later.	No benefit will be payable under the policy in respect of an insured illness (or a repeat of the same insured illness) which was first diagnosed, treated, or which was known to have existed by the insured person, prior to entry to the employer's group critical illness scheme or date of inclusion of the illness in the policy, if later.
Related conditions exclusion	Many conditions have a specified set of other illnesses which we consider related. Claims may not be payable if the employee has previously suffered a related condition. See the Technical Guide for full details.	Many conditions have a specified set of other illnesses which we consider related. Claims may not be payable if the employee has previously suffered a related condition. See the Technical Guide for full details.

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Other exceptions	<p>No benefits will be payable for certain illnesses, where they are a direct or indirect result of alcohol/drug abuse, self-inflicted injury or war/civil commotion.</p> <p>In respect of a child no benefits will be paid if intentionally harmed by their parent or guardian.</p>	<p>No benefits will be payable for certain illnesses, where they are a direct or indirect result of alcohol/drug abuse, self-inflicted injury or war/civil commotion.</p> <p>In respect of a child no benefits will be paid if intentionally harmed by their parent or guardian.</p>
Second claims	<p>If a member suffers a second insured illness, then a second claim may be payable. No more than two claims will be paid per member, and only one claim may be paid in respect of a member's child or spouse/partner/civil partner. Partner or child claims will be paid, subject to agreement, even if two claims have been made by the member.</p>	<p>If a member suffers a second insured illness, then a second claim may be payable. No more than two claims will be paid per member, and only one claim may be paid in respect of a member's child or spouse/partner/civil partner. Partner or child claims will be paid, subject to agreement, even if two claims have been made by the member.</p>
Temporary absence	<p>Cover may continue during a period of temporary absence from active employment. If premiums continue to be paid, we will cover a member:</p> <ul style="list-style-type: none"> • during any period of illness, disablement or statutory leave • for up to 3 years for any other reason 	<p>Cover may continue during a period of temporary absence from active employment. If premiums continue to be paid, we will cover a member:</p> <ul style="list-style-type: none"> • during any period of illness, disablement or statutory leave • for up to 3 years for any other reason
Cease age	<p>Flexible to 70.</p>	<p>65, 70 or the greater of 65 and State Pensionable age.</p>

Support Services

What's included?

At Canada Life, we believe insurance is about much more than just a financial benefit. So we've provided employers and their employees with a comprehensive set of FREE Support Services.¹

¹All Support Service costs are absorbed within the Group Insurance premium.

Personal Nurse Service

The Personal Nurse Service provides long-term practical and emotional support over the phone with the same qualified nurse, for employees who make a Critical Illness claim.

The Personal Nurse Service will contact an employee after a Group Critical Illness claim is submitted

Second Medical Opinion

The Second Medical Opinion service provides access to over 50,000 leading consultants worldwide. They offer second opinions on diagnoses and treatments for almost any condition.

Call **0800 085 6605** or register online at **canadalife.askbestdoctors.com**

Businesscare (CLASS only)

BusinessCare gives employers the tools they need to comply with employment law, follow best HR practice and trade safely to protect their businesses.

Call **0330 053 5624** or visit **www.mybusinesscare.com/canadalife**

Visit our website www.canadalife.co.uk/group to find out more about our Support Services



This document is for intermediary use only and is intended as an overview of our Group Income Protection products. Please refer to our Group Income Protection standard Technical Guide (TGGIPSTD0117) and eProduct Technical Guide (TGGIPCLAS0117) for full details of our terms and conditions.



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