

Simply Class Group Life Assurance

eProduct Policy Conditions

These Policy Conditions are introduced from 26 September 2018

The content of this document reflects our current terms and conditions. Existing policyholders should be aware that that these terms may not match those of your current policy. In the event of any differences between this document and the terms of your current Policy, the terms of your current Policy will apply

Your Policy

The contractual terms of the **Policy** are set out in:

- these **Policy Conditions** and any subsequent updates and/or replacements,
- the information provided in the Proposal Form,
- your **Policy Particulars** and any subsequent updates and/or replacements,
- the information provided prior to the **commencement date**, or in relation to any alteration to the cover provided under the **Policy**,
- any **deed of participation** completed by the **participating company** in connection with the **Master Trust**,
- any questionnaire or written statement relating to a **member**.

The **Policy**:

- provides evidence of a legal contract between you, the **trustee** and us and takes effect from the **commencement date** for insurance to cover benefits payable on the death of a **member**, and
- provides insurance cover to a **registered occupational pension scheme**, and
- provides insurance to cover lump sum benefits payable under a discretionary trust.

This **Policy** is only available if your intermediary uses the online services of the Canada Life Automated Self Service (CLASS) web portal. The premium rates used by CLASS are not available to any other group risk business offered by us.

The terms of the **Policy** are dependent upon the information we are provided with. If this is mis-stated, or has changed since the information was provided, or is proved to have not been a **fair presentation of the risk** we may amend, discontinue or void the **Policy**.

The **trustee** is the policyholder and is responsible for the identification of any beneficiaries who will receive any **claim benefit**.

In all other respects the **participating company** is responsible.

If you do not comply with the **Policy** terms and conditions, we may not pay claims. We may not be bound to accept any further premiums and we may cease cover under the **Policy**.

You must advise us if you change or dismiss your intermediary.

You may not assign, sell, transfer or otherwise dispose of the benefits payable under the **Policy**.

This **Policy** will not have or accrue any surrender value.

This **Policy** is subject only to English law. If there is any dispute between the parties about anything to do with the **Policy**, the English Courts are the only courts which may make a judgment about the dispute.

Any person or company who is not a party to this **Policy** does not and shall not have or acquire any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy**.

Please read this Policy carefully, and then keep it in a place of safety for future reference.

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Terms and Expressions we use

In this **Policy** the words 'we', 'us' or 'our' mean Canada Life Limited. When we refer to 'you' or 'your', we mean the **participating company** joining the scheme and named in the **Policy Particulars** that attach to this document.

Some terms have specific meanings. These are listed below in alphabetical order, together with their meanings and are highlighted in bold text where they appear in these **Policy Conditions**.

If a particular term cannot be identified you may need to combine more than one of the definitions listed below.

Annual revision date:

the date in each calendar year when the premiums are calculated. The date is shown in your **Policy Particulars**.

Associated company:

a company which has control of, or which is controlled by, the **participating company** or a company which is under the control of the same person or persons as the **participating company** and which we have agreed to include in the **Policy**.

Catastrophic event:

one originating cause, event or occurrence or a series of related originating causes, events or occurrences, resulting in the deaths of 4 or more **members**, irrespective of when or where the **members** die.

Catastrophic event limits:

the maximum amount which we will pay in the event of a **catastrophic event**.

Cease age:

the age at which cover for a **member** ceases as shown in your **Policy Particulars**.

Claim benefit:

the amount of **insured benefit** that we have agreed to pay following a **member's** death.

Commencement date:

the date that the **Policy** starts, as set out in your **Policy Particulars**.

Deed of participation:

a deed which is completed by the **participating company** in which they agree to be bound by the terms of the **Master Trust** deed.

Eligible employee:

as shown in your **Policy Particulars**.

Employer:

the **participating company** and any **associated company** that we have agreed to include in the **Policy**.

Expression of wish form:

a form completed by the **member** in which they can nominate who they wish to receive any **claim benefit** in the event of their death. This is not binding on the **trustee**.

Fair presentation of the risk:

under the terms of the Insurance Act 2015, you have a duty to provide us with all information you know, or ought to know, about the cover required, so that we can determine whether we need to make any further enquiries in order to allow us to correctly assess the risk for which the cover is required.

Any individuals who have key or senior roles within any of the **employers** covered under the **Policy** must be aware of, and accountable for, all information and knowledge relating to the **employer's** insurance cover.

Disclosure of information to us must be made in a clear and accessible manner and must be factually correct. This duty is also placed on any intermediary acting on your behalf in connection with this **Policy**.

Family information form:

a form completed by the legal personal representatives, relatives or the **employer** of a deceased **member** giving details of the deceased **member's** circumstances. This will be used by the **trustee** to assist them in their decision making process to identify the beneficiaries.

HMRC:

HM Revenue & Customs.

Insured benefit:

the benefit for which the **member** has been accepted under the **Policy**.

Master Trust:

The Canada Life Group Life Master Trust established by a trust deed dated 27th January 2015.

Member:

an **eligible employee** included in the **Policy**.

Normal inclusion date:

the first day that an **eligible employee** qualifies for inclusion in the **Policy**. The day is explained in your **Policy Particulars**.

Normal place of business:

a location at which one or more of your employees carry out their duties on a regular basis.

Participating company:

the body participating in the **Master Trust** that has completed the **deed of participation**.

Periodic review date:

the date when your premium rates, **Policy Conditions** and **policy fee** are reviewed. The date is shown in your **Policy Particulars**.

Policy:

this is comprised of:

- these **Policy Conditions** and any subsequent updates and/or replacements,
- the information provided in the Proposal Form,
- your **Policy Particulars** and any subsequent updates and/or replacements,
- the information provided prior to the **commencement date**, or in relation to any alteration to the cover provided under the **Policy**,
- any **deed of participation** completed by the **participating company** in connection with the **Master Trust**, and
- any questionnaire or written statement relating to a **member**.

Policy fee:

an annual charge for each **Policy** towards our costs.

Policy Particulars:

the document issued with these **Policy Conditions** which shows the basis of cover which has been agreed for your **Policy**.

Policy year:

any 12 month period from an **annual revision date** during which the **Policy** is in force.

Registered pension scheme:

a scheme set up under a discretionary trust (including a standalone life assurance trust) that is registered with **HMRC** as a registered pension scheme in accordance with Part 4, Chapter 2 of the Finance Act 2004.

Restricted person:

a person or entity subject to any sanctions, prohibitions or restrictions under:

- the United Nations' resolutions, treaties or conventions, or
- trade or economic sanctions, laws or regulations of the European Union, United Kingdom, Canada or United States of America.

The foregoing includes but is not limited to the following and their equivalents in force from time to time:

- United Kingdom HM Treasury's Office of Financial Sanctions Implementation Consolidated List of Financial Sanctions Targets in the UK (designated by the United Nations, the European Union and the United Kingdom relating to current financial sanctions regimes), or
- United Kingdom Home Office's List of Proscribed International Terrorist Groups, or
- United Kingdom Home Office's List of Proscribed Groups Linked to Northern Ireland Related Terrorism.

For the purpose of this **Policy**, an entity would also be deemed a restricted person, should a restricted person control or own a vested interest in 25% or more of its shareholding.

Scheduled territories:

the United Kingdom, all European Union (EU) countries, Andorra, Australia, Canada, the Channel Islands, Gibraltar, Hong Kong, Iceland, the Isle of Man, Liechtenstein, Monaco, New Zealand, Norway, San Marino, Switzerland, USA and the Vatican City.

Scheme:

Canada Life Group Life Master Trust.

Scheme benefit:

as shown in your **Policy Particulars**.

Scheme salary:

the basis of salary shown in your **Policy Particulars**.

Secondment:

a period of time when an employee is sent to work somewhere other than their normal place of work by an **employer** on a temporary basis with an expectation of return to their original job, or to their original **employer** in their original location.

State Pension age:

the age at which the **member** is first entitled to receive the basic State Pension or any benefit that may replace it.

Statutory leave:

any leave taken from employment due to an entitlement to:

- adoption leave,
- maternity leave,
- parental bereavement leave,
- paternity leave, or
- shared parental leave.

Trustee:

Trustee Solutions Limited or any other body appointed as trustee of the **Master Trust**.

Section 1

Who is covered

1.1 Inclusion

We will include an **eligible employee** as a **member** on the **commencement date**, if they are an existing employee on that date

An **eligible employee** who joins the **employer's** service on or after the **commencement date** will be included on the **normal inclusion date**.

Your **Policy Particulars** will show what conditions apply.

If an existing **eligible employee** is not at work on the working day before the **commencement date**, they will not be covered under the **Policy** until they have returned to work for 5 consecutive working days.

Anyone who is absent on the **commencement date** and is not expected to return to work should be excluded.

Premiums will be charged for these **eligible employees** for the complete **policy year**, including any days during which they are not covered.

Anyone who is not **actively at work** on the last working day prior to the **commencement date** and is not expected to return to work should be excluded.

1.2 Provision of cover during a period of temporary absence from work

If you continue to pay premiums, we will continue to provide cover, subject to **Section 3 - When cover ceases**, for **members** who are granted a temporary leave of absence from work. Cover under the **Policy** will continue:

- during any period of illness, disablement or **statutory leave**, or
- for up to 3 years for any other reason.

Cover will cease if the **member** ceases to qualify for benefits under the **Policy**.

The amount of a **member's scheme salary** during a period of temporary leave of absence from work will be the amount that applied in respect of the **member** immediately before the absence started.

However, we will allow some increases in **scheme salary** to be taken into account during a period of temporary leave of absence.

These increases will be limited to the lesser of:

- the general level of increases in basic salaries or wages awarded by the **member's employer**, and
- the increases in the Average Weekly Earnings Statistic (including bonuses), published by the UK Office for National Statistics

during the period of temporary leave of absence.

1.3 Cover that is provided while a member is outside the UK

Cover will be maintained for **members** whilst they are outside the UK on holiday or travelling in connection with their business, other than **secondment**.

Section 2

What is covered

The cover included in the **Policy** and the basis of its calculation is shown in your **Policy Particulars**.

Cover is provided in accordance with the terms of the **Master Trust**.

Section 3

When cover ceases

3.1 When cover ceases for a member

Cover for a **member** will cease on whichever of the following events is first to occur:

- on reaching the **cease age** you have agreed with us, or
- on ceasing to satisfy the eligibility conditions shown in your **Policy Particulars**, or
- on ceasing to be actively employed by the **employer** for any reason, other than during a period of temporary leave of absence, or
- on reaching the end of the period allowed under the **Policy** for a period of temporary leave of absence and having not returned to active employment, or
- on ceasing to work in the UK, or
- on reaching the end of their employment contract.

Where the **cease age** is linked to **State Pension age** and **State Pension age** for a **member** changes, the **cease age** will be the **member's** new **State Pension age**.

3.2 When we can cease cover under a Policy

We reserve the right to cease this **Policy** if:

- you do not pay premiums requested within 30 days of the date they were due, as shown in **Section 5.4.3**, or
- new legislation or regulations are introduced, or changes are made to existing legislation which affects **registered pension schemes** or this **Policy**, or
- you or any **employer** becomes a **restricted person**, or
- the **participating company** no longer qualifies for membership of the **Master Trust**.

If we cease cover under the **Policy** membership of the **Master Trust** will automatically be cancelled.

Section 4

Policy Limits or restrictions

4.1 Maximum scheme benefit payable

The maximum **scheme benefit** payable for a **member** is £150,000.

4.2 Catastrophic event limit

We apply a **catastrophic event limit** on the total amount of **claim benefit** arising as a result of a **catastrophic event**.

4.3 The maximum amount we will pay

The total **claim benefit** payments relating to any deaths which happen as a result of a **catastrophic event** will be limited to £5,000,000.

Where we are covering employees of an **employer** under separate group life assurance policies, we will treat these group life assurance policies as if they were a single policy.

The maximum payable at any one location will be the highest individual maximum **catastrophic event limit** at that location rather than the sum of the separate **catastrophic event limits** for each policy and will be subject to an overall maximum amount of £100,000,000, unless otherwise agreed.

Claims will be assessed and passed to the **trustee** in the order we receive completed claim forms until the relevant limit has been reached.

Section 5

Premiums

5.1 How we calculate your premiums

The basis we will use to calculate your premiums depends on how many **members** are covered at the **commencement date** (or the last **periodic review date**, if later). We use either our single premium basis or our unit rate basis.

The single premium basis is used where there are up to and including 9 **members**.

The unit rate basis is used where there are 10 or more **members**.

Your **Policy Particulars** will show which basis applies.

The minimum total annual premium for the **Policy** for any **policy year** will be £480.

5.1.1 Single premium basis

We calculate separate premium rates for each individual **member** based on a rate using their age, sex and location. The **member's insured benefit** is multiplied by this rate.

Separate premiums will be calculated for each **member** on the **commencement date** and on each subsequent **annual revision date**. These will be shown on the statement of account and the total premium charged will include any **policy fee**.

An additional premium will be calculated if someone becomes a **member** or has an increase in **insured benefit** other than on the **commencement date** or an **annual revision date**.

If a **member's insured benefit** ceases or decreases we will calculate a refund at the next **annual revision date**.

Any premiums, additional premiums or premium refunds will be for the period from the date on which any of the events described above takes place until the next **annual revision date**. Where the period is not a complete year, the premiums will be based on the number of days from the date on which any of the events described above takes place to the next **annual revision date**.

We will produce one set of accounts for each **policy year** which will include any adjustments required.

5.1.2 Unit rate basis

We calculate these premiums by multiplying the relevant total **members' insured benefits** by the unit rate that applies at that date.

If the period from the **commencement date** to the next **annual revision date** is not a complete year, we will charge premiums for the number of days for which cover is provided.

At each **annual revision date**, we will calculate a premium adjustment to allow for any increases or decreases in **insured benefits** or changes in membership since the **commencement date** (or last **annual revision date**, if later).

When calculating premiums we will assume that all these changes occur half way through the **policy year**.

If there has been any change to the basis of cover, eligibility or groups of people included, legislation or unit rate during that period, we will calculate adjustments for the periods before and after that change took place.

Total premiums will be shown on the statement of account and any **policy fee** will already be included in the unit rate.

5.2 Revision of premium rates

Premium rates and **Policy Conditions** for all CLASS schemes are reviewed at each **periodic review date**. The CLASS eRenewal facility will automatically provide a quotation for unit rated policies as part of the revision pack. Any change to the premium rates will be effective from the **periodic review date**.

Where:

- the number of **members**, or
- the total **insured benefit**

increases or decreases by more than 25% in comparison with the same totals that were applicable on the last **periodic review date** (or on the **commencement date**, if later), we will review the premium rates and the CLASS eRenewal facility will automatically provide a quotation.

This may result in us changing the premium rates, **Policy** terms and **policy fee** for the **Policy**.

5.3 The information we need to calculate your premiums

All annual reviews and revisions for CLASS schemes must be undertaken using the eRenewal facilities within CLASS.

At each **annual revision date** (including a **periodic review date**) we will ask you for a complete list of **members**.

The list must include for each **member**:

- individual identifier (this can be name but should not be National Insurance Number),
- date of birth,
- sex,
- **scheme salary**, reflecting the definition and taking into account any limitations which may apply.

For cases where the single premium basis applies we will also require:

- date of joining or leaving, if appropriate, and
- date of increase in **scheme salary**, if allowed, if the increase was not on the **annual revision date**.

Limitations may include the following:

- the maximum benefit limit which applies to the **Policy**, or
- any restrictions on increases permitted during a period of temporary leave of absence.

You must ensure that the data you give us accurately reflects the salary basis. We will use the salary basis (where applicable) to determine the amount of any **claim benefit** payable, not the data provided.

5.4 When premiums are payable

The premiums are payable by you to us in advance.

Premiums are due on the **commencement date** and on each subsequent **annual revision date**.

Premiums are payable annually, but you may choose to pay your premiums monthly by direct debit. If you choose this payment method your premiums will increase by 2%.

5.4.1 What we will do

A statement of account will be made available setting out the total premiums due in respect of the **members** at the **commencement date** and at each subsequent **annual revision date**.

A deposit premium will be charged at each **annual revision date**, due immediately, in order to ensure cover is maintained.

When you provide us with complete accurate information a revised statement of account for the updated premiums will be made available. We will then either send you a refund for excess premium paid, or request the balance of any premiums you owe us.

Where premiums are payable annually by cheque or electronic funds transfer (other than by Direct Debit) we will also issue an invoice for premiums due.

If the single premium basis applies the statement of account will include individual premiums for each **member**.

5.4.2 How you can pay your premiums

You may pay your premiums:

- by electronic funds transfer, or
- by Direct Debit (this will increase your premiums by 2%).

5.4.3 What will happen if you do not pay your premiums

You must pay your premiums within 30 days of the date they are due.

If you do not pay your premiums, we may:

- reject your claims, or
- delay the payment of any new claims until any outstanding premium debts have been resolved, or
- withdraw cover completely.

If we cease your cover, we will tell you the date that cover ceases in writing. Premiums will be due for the period of cover up to that date.

Any agreement made by us to extend the 30 day payment period will be subject to additional terms and conditions.

If premiums remain unpaid after 30 days, or any agreed extension to the payment period, we reserve the right to start debt collection proceedings against you.

If you wish to cease your **Policy**, you should contact us in writing and not simply stop payment of your premiums.

Section 6

Alterations to the Policy cover

6.1 Keeping the Policy up to date

You can request an alteration to the **Policy** cover at any time but your intermediary must let us know what you want to change using the eAdmin facility within the CLASS web portal, or in writing, before you want the alteration to take place. We have to agree to any changes you require to your cover before they can be applied to your **Policy**. If you do not tell us, the cover insured under the **Policy** will remain unchanged.

We will confirm to you any additional requirements that we will need to be able to make the change.

Only changes which have been agreed by us will be acceptable and we will write to you to confirm when the change has been made and the date on which it will become effective.

If altering your cover means that it no longer meets the requirements for this **Policy**, it will be switched, where possible, to an appropriate CLASS or Non-CLASS policy.

6.2 Alterations which may affect your premiums and/or terms and conditions

You must tell us immediately, if:

- you wish to change the cover or the way in which benefits are calculated, or
- you wish to include a company, organisation or a group of people in the **Policy** (including new companies or transfers to new contracts of employment), or
- you wish to remove an **employer** or a group of people from the **Policy**, or
- there are any changes in the structure or legal status of any of the **employers** included in the **Policy**, or
- you wish to leave the **Master Trust**, or
- if you change or dismiss your intermediary.

These changes can have a direct effect on the premiums and/or terms and conditions that we can apply to the **Policy**. New terms and conditions and premium rates can be applied to the **Policy** from the date any changes take place.

6.3 Changes to the nature of your business or the locations where members work

You must tell us immediately if there is a change in:

- an **employer's normal place(s) of business**, or
- the locations where **members** travel on business, or
- the nature of an **employer's** business which results in the occupation of any **member** becoming more hazardous.

If you do not tell us:

- the total amount of claims will be restricted to the **catastrophic event limit** for your **Policy** as shown in **Section 4 – Policy limits and restrictions**, and
- claims arising as a result of a more hazardous occupation will be declined.

These changes can have a direct effect on the premiums and/or terms and conditions that we can apply to the **Policy**. New terms and conditions and premium rates can be applied to the **Policy** from the date any changes take place.

6.4 When we can make alterations

We can apply new terms and conditions and premium rates to the **Policy** at the **periodic review date**.

In addition we also reserve the right to apply new terms and conditions and rates to the **Policy** at any time:

- if new legislation or regulations are introduced, or changes are made to existing legislation (including any relating to **State Pension age**), and
- if changes are made to **HMRC** practice which affects the tax treatment of your premiums and/or benefits for you, the **members** or us.

6.5 How you can cancel the Policy

If you want to cancel the **Policy** you must ask your intermediary to let us know. Your intermediary will cancel your cover using the termination facility within eAdmin in the CLASS web portal or in writing. You must continue to pay the premiums due and give us the information or data required.

We will not backdate cancellation and will charge for the time we have been providing cover.

If you cancel the **Policy** membership of the **Master Trust** will automatically cease.

Section 7

Making a claim

7.1 When you should tell us about a claim

A completed claim form must be submitted as soon as possible after a **member's** death.

In order for us to pay any **insured benefit**, or any additional amounts of **insured benefit**, you must provide us with a completed claim form, in respect of the benefit being claimed, within 2 years of a **member's** death.

You should send completed forms and documentation to:

Life Claims Team
Canada Life Limited Workplace Protection
Canada Life Place
Potters Bar
Hertfordshire EN6 5BA

Fax: 01707 671180

Email: grouplifeclaims@canadalife.co.uk

7.2 What we need to assess a claim

We must be provided with a current claim form fully completed by an authorised signatory.

If we are unable to validate death using an online register we will require an original copy (not a photocopy) of a Registrar's or Coroner's Certificate of Death of the **member**.

Our claims guides and current claim forms can be downloaded from our website:

<https://www.canadalife.co.uk/workplace-protection/group-life-insurance/claims/>

7.3 Claim assessment outcomes

We request the information detailed in **Section 7.2** above so that we can ensure that it matches the agreed basis of cover provided under the **Policy**.

If the information provided on the claim form matches the agreed basis of cover provided under the **Policy** we will proceed with our assessment of your claim.

If the information provided:

- shows that the **member** has not been correctly included in the **Policy**, and/or
- does not match the agreed basis of cover provided under the **Policy**

we may not pay the claim.

We may request further information where an explanation of the circumstances may allow us to reconsider our decision.

If we do decline the claim we will tell you the reasons for our decisions.

If we need to request further information this may include but will not be limited to:

- medical records relating to the deceased, and/or
- any employment records deemed necessary, for example recruitment records and/or evidence of earnings relating to the deceased.

If you do not submit the fully completed claim form within the time period detailed in **Section 7.1** we will not proceed with our assessment of the claim.

7.4 What we need if a member's death occurs outside the UK

If the **member's** death happens outside the UK we will require the original locally issued death certificate (or equivalent certificate) together with an English translation of that document which is acceptable to us.

If any medical evidence is obtained outside the UK it must be provided in English.

If we agree to contribute an amount towards the cost of obtaining the evidence this will be equivalent to the cost of obtaining similar evidence in the UK unless otherwise agreed.

7.5 Payment of lump sum benefits

If we accept your claim, we will also ask for a **family information form** and an **expression of wish form**, if one has been completed by the **member**.

The information submitted will be passed to the **trustee**. They will decide who will receive the **claim benefit** using the information provided in the **expression of wish form** (if the **member** has completed one), the claim form, the **family information form** and the results of any investigations they carry out relating to the **member's** circumstances.

We have no control over this decision making process and we are not liable for any act or omission of the **trustee**.

In some extreme circumstances, where the **trustee** has been involved in complex or protracted enquiries relating to determining beneficiaries, we reserve the right to deduct costs and expenses from the **claim benefit** payments.

We will pay the **claim benefit** to the beneficiaries as instructed by the **trustee**

All payments will be made in UK currency.

The receipt of any payment we make by the person(s) identified in accordance with the **trustee's** instruction will mark an end to our responsibilities for that payment.

Section 8

Further information

8.1 The Company

This **Policy** is issued by Canada Life Limited, an incorporated company limited by shares, whose Head Office is in the United Kingdom. The address is:

**Canada Life Limited
Canada Life Place
Potters Bar
Hertfordshire EN6 5BA**

8.2 Queries and complaints about the Policy

If you have any questions about either the **Policy** or your cover please contact your intermediary in the first instance. You should also contact your intermediary if you wish to complain about the service you have received. If you do not have an intermediary or if the matter is not resolved, please write to:

**CLASS User Support Team
Canada Life Place
Potters Bar
Hertfordshire EN6 5BA**

You can also email: class@canadalife.co.uk
or ring **0345 223 7137**. Lines are open Monday to Friday, 9am to 5pm.

If we are not able to resolve your complaint you may contact the Financial Ombudsman Service in writing or by telephone. Their address, telephone number and email address are as follows:

**The Financial Ombudsman Service
Exchange Tower
London E14 9SR**

Telephone: **0800 0234 567** or,
for mobile phone users **0300 123 9 123**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Your right to take legal action will not be affected if you contact this service.

8.3 Queries and complaints about the Master Trust

If you have any questions about the **Master Trust**, or you are unhappy about the management of the **Master Trust** please contact:

**Trustee Manager
Trustee Solutions Limited
3 Colmore Circus
Birmingham
B4 6BH**

You can also email: clgmt@trusteesolutions.co.uk

They will advise you of their complaints procedure.

If the **trustee** of the **Master Trust** changes you will be provided with further details.

8.4 Compensation

If we are unable to meet our liabilities, you may be able to claim compensation from the Financial Services Compensation Scheme.

Further information is available from the Financial Conduct Authority and the Financial Services Compensation Scheme.

Section 9

General Information

9.1 Confidentiality

We will treat the information that you give us in connection with this **Policy** as confidential as long as it:

- was not rightly in our possession before you gave it to us, or
- was or is not already public knowledge, or
- is not trivial or obvious, or
- is not required to be disclosed to a legal or regulatory authority.

We will not disclose your confidential information to any person other than our reinsurers, professional advisers and auditors, employees and employees of other companies in our group.

9.2 Intellectual Property

We will not use your company name, logo or other intellectual property marks for any reason other than administration of the **Policy** without your written permission.

9.3 Bribery and Slavery

We will comply with all applicable laws, regulations, codes and sanctions relating to anti-bribery and anti-corruption including the Bribery Act 2010 and those relating to anti-slavery and human trafficking including the Modern Slavery Act.

Our full Modern Slavery Act Statement is published here:

<https://www.canadalife.co.uk/modern-slavery-act/>

9.4 Money Laundering

We will comply with all applicable laws, regulations, codes and sanctions relating to money laundering including the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017.

9.5 Data Protection

We will comply with all applicable laws, regulations, codes and sanctions relating to data protection including the Data Protection Act 2018 (incorporating the General Data Protection Regulation).

Our full Data Protection Notice is published here:

<https://www.canadalife.co.uk/data-protection-notice>

About Us.

We provide support when it's needed most.

We are Canada Life Group Insurance, the UK's largest provider of group insurance.

We have over 45 years' experience covering thousands of businesses throughout the UK.

Our mission is to help people when they need it most, so we specialise in three products that help employers do exactly that – **Life Assurance, Income Protection** and **Critical Illness** cover.

We've grown considerably since we first arrived in the UK in 1903. We now support over 24,000 employers, covering 2.8 million employees for over £260 billion of benefits. This makes us the largest provider of group insurance in the UK.

Find out more.

We are dedicated to helping more employers support their employees when they need it most. Use our **website** to find out more about our products or feel free to contact us on **0345 223 8000**.



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