

# GROUP INCOME PROTECTION

## How it Works Product Guide Claims

### What to do if an employee is absent due to illness or injury

#### Early Intervention Services (EIS)

Take immediate action and let us help you get someone back to work before they become a claim.

To find out more or use the service call our helpline or visit our website

Helpline **0117 916 4057**

Monday to Friday (9am to 5 pm)

Website ([click here](#))

#### Contact us

##### For non EIS related questions



##### E-mail

[ipclaims@canadalife.co.uk](mailto:ipclaims@canadalife.co.uk)



##### Telephone

Monday to Friday 9am to 5pm

**0345 223 8000**

#### One Claim Form, Two Signatures

Easy to complete. Sections for both the 'Employer' and 'Employee' on the same Claim Form.



#### When to submit a Claim Form

A claim form should not be submitted until you know the employee will not be returning to work before the end of the deferred period. However, the longer we have to validate a claim makes delays payments less likely.

The Claim Form must be received by us no later than six months after the end of the deferred period.

Doubt on when to submit a Claim Form please call our EIS Helpline on

**0117 916 4057**

Monday to Friday (9am to 5 pm)

#### Help us, help you

The biggest delays are encountered whilst waiting for medical evidence to be provided.

Save time and send us copies of any medical evidence you have.



#### Further Medical Information

We may contact both employer and employee for information to help speed up our decision making process.

If we do need obtain information from any medical advisers we will let you know within five working days

We pay for any evidence needed to validate a claim.

#### Final Assessment

Our final decision will be confirmed in writing.

#### Accepted Claims

Payments made direct to the employer on a monthly basis

For any claim in payment to continue both the employer and employee must follow any Return to Work plan in place.

#### Declined Claim

Full explanation provided with appeals process in place.

#### Further Information

Our current Policy Conditions can be found on our [website](#).

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.



**Canada Life**  
Group Insurance

Our forms are available to download from our website: [www.canadalife.co.uk/group-insurance](http://www.canadalife.co.uk/group-insurance)

Canada Life Limited, registered in England no. 973271. Registered Office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA. CLFIS (UK) Limited, registered

in England no. 04356028 is an associate company of Canada Life Limited. Registered Office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA. Canada

Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

GRP1428 – 118R

Canada Life Limited  
3 Rivergate, Temple Quay, Bristol BS1 6ER  
Telephone 0345 223 8000