

GROUP INCOME PROTECTION

How it Works
Product Information
Going On Risk

What we expect of our customers

Commitment	Risks if not met	Commitment	Risks if not met
Abide by the terms of the policy	<ul style="list-style-type: none"> The cover may not meet your needs There may be delays in paying claims or we may reject or reduce claims We may cease risk or void the policy 	Advise in advance any changes you wish to make the policy, e.g. benefits covered	<ul style="list-style-type: none"> The cover may not meet your needs There may be delays in paying claims or we may reject or reduce claims
Pay all premiums requested in UK currency in the agreed timescale	<ul style="list-style-type: none"> There may be unexpected premium arrears There may be delays in paying claims or we may reject or reduce claims We may cease risk or void the policy 	Advise any changes to the companies to be insured or the structure of those insured	<ul style="list-style-type: none"> The cover may not meet your needs There may be delays in paying claims or we may reject or reduce claims
Make a fair presentation of the risk	<ul style="list-style-type: none"> Full cover may not be provided therefore full liabilities may not be insured There may be unexpected premium arrears There may be delays in paying claims or we may reject or reduce claims We may cease risk or void the policy 	Advise any changes to the normal place of work (postcode) for anyone insured	<ul style="list-style-type: none"> There may be unexpected premium arrears due to premium rates being incorrect
Provide information and data which is complete and accurate in a timely manner	<ul style="list-style-type: none"> Full cover may not be provided There may be unexpected premium arrears There may be delays in paying claims or we may reject or reduce claims We may cease risk or void the policy 	Advise immediately if anyone's benefits exceed the free cover limit or any other limit we may have agreed, including benefits previously accepted	<ul style="list-style-type: none"> The cover may not meet your needs There may be delays in paying claims or we may reject or reduce claims

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Commitment	Risks if not met
Advise immediately if you want to insure someone who does not meet the agreed eligibility for cover	<ul style="list-style-type: none"> The cover may not meet your needs There may be delays in paying claims or we may reject or reduce claims
Advise immediately if you wish to insure someone for a benefit which differs from that normally provided	<ul style="list-style-type: none"> The cover may not meet your needs There may be delays in paying claims or we may reject or reduce claims
Advise immediately if you want us to cancel the policy	<ul style="list-style-type: none"> There may be unexpected premium arrears
Submit notification of claims no later than six months after the end of the agreed deferred period	<ul style="list-style-type: none"> We will not pay claims if submitted late

Commitment	Risks if not met
Facilitate and support a rehabilitation programme.	<ul style="list-style-type: none"> We may reject or reduce claims
Comply with the Equality Act 2010 and where appropriate make reasonable workplace adjustments	<ul style="list-style-type: none"> We may reject or reduce claims
Confirm when a claimant returns to work (including part time), or dies, or leaves employment, or relocates outside our Scheduled Territories	<ul style="list-style-type: none"> We may reject or reduce claims
Confirm immediately if the appointed financial adviser is dismissed or changes	<ul style="list-style-type: none"> Correspondence, information and commission payments may be sent to the incorrect adviser There may be unexpected premium arrears

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

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

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