

Group Life Assurance

When can cover start for a new employee?

How it Works

Product Information

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start for a new
employee?

Introduction

If new employees are to be insured the criteria, which will be used to determine the date on which cover will commence, must be clearly defined.

The elements needed are:

- age criteria (minimum and maximum),
- minimum service requirement, and
- entry date.

Notes:

Different categories of cover can have different criteria for when the cover commences.

Age criteria

Minimum and maximum age limits need to be set to determine when cover can start for a new employee.

Normally the lowest age cover can start will be 16. The maximum age will be dependent on the age cover ceases.

Please see How it Works Guide '[When does cover stop for an individual](#)' for further information.

Minimum service

You do not need to have a minimum service requirement. If required, examples are:

- one month,
- three months,
- six months, or
- one year.

Entry date

Employees normally join our policies immediately on satisfying the eligibility criteria agreed.

Examples of other options of when cover can start are:

- monthly on a set date (example: 1st of the month),
- quarterly on a set date (examples: 6th April, 1st January), or
- annually on a set date (example: the annual revision date).

Notes:

All entry criteria can be linked to the requirements in place for an individual to join an employer's occupational pension scheme.

Typically start dates an employer may choose

Category of employee	Entry	Minimum Service
Directors	Daily	None
Other employees	Annual Revision Date	6 months

Requirements to join

We expect all those joining do so when they meet the entry criteria agreed. If they do join at this agreed date, we do not normally impose any requirements.

Notes

This only applies to benefits up to the level of any agreed free cover limit. See How it Works [Medical Underwriting Guide](#) for further details.

If an individual is not included at the agreed date, we will look to impose further requirements before allowing them to be insured. This includes anyone who does not join a pension scheme when they first meet the entry criteria.

See How it Works guides [Adding an Individual on to the Policy](#) for further information.

Other considerations

TUPE Employees

We do not class TUPE transferees as new employees and we must be contacted in advance to discuss their inclusion.

Closed eligibility

Cover can be provided if the eligibility is closed to new entrants, provided there are sufficient lives insured to maintain a group policy.

This may affect the premiums charged.

Voluntary cover

If the eligibility is in anyway voluntary, other than being linked to membership of a pension scheme or flexible benefits, we should be contacted directly to discuss the options available.

How to contact us

By email

groupcsc@canadalife.co.uk



Call us

0345 223 8000

Monday to Friday 9am to 5pm



By post

Customer Services
Canada Life Limited,
Canada Life Place,
Potters Bar,
Hertfordshire EN6 5BA.



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