

# GROUP CRITICAL ILLNESS

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## When does cover stop for individuals?

### Introduction

You need to decide on the age cover should cease if an individual still satisfies all the other criteria to be insured under the policy.

The minimum cease age should be state pension age (SPA).

At present the link to age 65 remains appropriate as some female employees will have a SPA which is below age 65. Therefore we currently define the cease age as 'the greater of age 65 or SPA'.

The policy cease age must be clearly defined for each category of cover insured.

### Maximum cease age

The maximum cease age we will allow for our critical illness policies is 70.

Flexibility is available up to the maximum.

Certain occupations may be restricted to a lower cease age e.g. professional sports.

See below for examples of cease age chosen on our policies.

### General information

If SPA changes and the policy cease age is linked to this, we will base an individual's cease age on the new SPA.

We can, if required, maintain cover until the last day of the month following the attainment of the cease age.

We do not usually allow cover past age 65 for an equity partner unless the partnership agreement specifically allows for a higher age

### Providing cover beyond the agreed cease age

This is usually required where cover on the policy ceases at SPA. We recommend that customers seek legal advice regarding providing continued cover in this manner as we believe that this may not satisfy the 2010 Equality Act.

If required, we are able to provide continued cover. We need to agree the revised cease age and cover will be subject certain criteria being met.

### Notes

Where cover is already provided beyond the policy cease age we can amend the policy cease age so that it matches the maximum already in place.

### Typical cease ages an employer may choose

	Example 1	Example 2	
Category of employee	All	Directors	All others
Cease age	greater of age 65 or SPA	70	greater of age 65 or SPA



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## Cover ceasing for an individual who is insured by the policy

### An employee

Cover will cease on whichever of the following events is the first to occur:

- on ceasing to be employed by a company insured under the policy
- on reaching the agreed cease age
- on ceasing to satisfy any of the agreed criteria to be insured under the policy
- on reaching the end of a period allowed for a temporary leave of absence
- on ceasing to reside or work in a country where have agreed to provide cover
- on reaching the end of their contract of employment
- having received the two claim payments allowed

### A child

Cover will cease on whichever of the following events is the first to occur:

- on attaining age 18, or
- attaining age 22, if they are in full time education.
- once a claims has been paid
- when the employee ceases to be insured, unless this is due to the employee receiving the appropriate number of claim payments allowed

### A Spouse or Civil Partner

Cover will cease on whichever of the following events is the first to occur:

- on attaining cease age agreed for this cover
- once a claim has been paid
- when the employee ceases to be covered unless the is due to employee receiving the appropriate number of claim payments allowed
- cease to be a spouse or civil partner

### Notes

Full time education means 'attending school, college or university full time and includes work placements that are part of the course. Any break from education such as a gap year is excluded

We will need to be advised if cover is to continue for a child, spouse or civil partner once the employee has received two claim payments.

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

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