

GROUP CRITICAL ILLNESS

How it Works Product Information Who Can Be Covered & When

Who can we insure?

The aim of our Group Critical Illness contract is to insure UK based employees in UK based organisations.

Who can we contract with?

We can contract with the following organisations:

- companies registered in the UK
- branch offices of companies outside the UK. Provided they branch is registered in the UK
- equity partnerships
- limited liability partnerships
- trade bodies, charities or any other legal entity

Notes

We cannot contract with any organisation based outside of the UK.

We have chosen not to insure Group Critical Illness for organisations based in the Isle of Man and the Channel Islands.

Where a European company is registered in the UK as a 'SE Company', we are only able to contract with this organisation if UK was the original EU State where the company was registered.

Corporate bodies we can insure

We can insure the same corporate bodies as are shown in the previous column.

Clarification of all companies who are to be insured will be requested.

Our ability to provide cover may change if the setup of an insured organisation alters.

Individuals we can insure

We are able to insure:

- permanent employees
- part-time employees
- directors
- zero hour contract employees
- fixed term contract employees

We can also insure equity partners and, provided they are listed in the incorporation documentation of a Limited Liability Partnership (LLP), members of that LLP.

Notes

Cover for someone who is not working in the UK may be possible. Further information regarding this can be found in the document titled ['Cover for an individual who is not in the UK'](#).

Individuals we will not normally insure

We will not normally insure:

- employees whose contracts of employment are not with one of the corporate bodies we are able to insure
- anyone who is contracted to provide a service e.g. consultants
- individuals who are self-employed (not including equity partners)
- shareholders/owners of the organisation, unless they have a contact of employment

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

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