

# GROUP INCOME PROTECTION

## How it Works Product Information Who Can Be Covered & When

### Who can we insure?

The aim of our Group Income Protection 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
- companies registered in the Channel Islands or Isle of Man
- branch offices of companies outside the UK, Channel Islands or Isle of Man. Provided the branch is registered in the UK, Channel Islands or Isle of Man
- 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, the Isle of Man or 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, Channel Islands or Isle of Man 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
- fixed term contract employees, if appropriate, based on the length of the contract in place

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, the Channel Islands or Isle of Man 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:

- zero hour contract employees
- employees who do not have a contract of employment with a corporate body we have agreed 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](http://www.canadalife.co.uk/group)

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