

GROUP LIFE ASSURANCE

How it Works Product Information Who Can Be Covered & When

Who can we insure?

The aim of our Group Life Assurance contract is to insure UK based employees in UK based organisations.

Who can we contract with?

We are able to contract with anybody or any organisation that are legally able and have executed a discretionary trust. The trust must be written under UK, Channel Island or Isle of Man legislation. We will contract with the trustees, who will be the policyholder.

Additional information regarding trusts can be found the document titled [Discretionary trusts](#) and from the [Trusts section](#) of our website.

Notes

We will only insure benefits where a discretionary trust has been executed.

Corporate bodies we can insure

We can insure any of the follow:

- 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

Please contact us if the organisation is not listed, as we may still be in a position to provide cover.

Notes

Irrespective of who the trustees are, we will require clarification of all companies who are to be covered.

We will need to amend the policy if the trust, trustees or the companies insured change.

Individuals we can insure

In most circumstances we can insure anyone for whom the trustees have liabilities.

Our expectations are that the individuals would fall into one of the following categories:

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

Assuming an appropriate trust is 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’](#).

Cover for seasonal employees may be possible. Please contact us to discuss the options available (0345 223 8000).

Individuals we will not normally insure

We will not normally insure:

- 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



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Group Insurance

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

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