

Group Insurance

Actively at Work Declaration Form

This form must be completed by either:

- an authorised signatory of the policyholder, or
- a representative that the Policyholder has authorised to do so

Important information

The completion of this form is required in order for Canada Life to assess whether we are able to insure all those:

- who require cover at the start of a policy; or
- when we agree to insure a new group of employees; or
- whose benefits are being enhanced, on or after the start date

+ Note

Canada Life will require a completed Authorised Signatory form if signatures by representatives are to be accepted where non policyholder signatures are to be accepted.

The relevant date, which should be entered below will be advised by us when we confirm we are happy to commence, amend or extend the cover.

The actively at work requirement applies on a person's last contractual working day before the relevant date advised by us.

1 Employer's details

Scheme name

Policy number

2 Reason for actively at work conditions being applied

New Policy

New group being added

Benefits being enhanced

Company(ies) or category(ies) of employee to which this declaration is being applied

Relevant date (day, month, year)

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How to return your form

By post

Customer Services Team,
Canada Life Limited, 3 Rivergate,
Temple Quay, Bristol BS1 6ER.



Please return the completed form.

By email

groupcsc@canadalife.co.uk



Scanned or photographed images of the completed form can be emailed.

Call us

0345 223 8000



If you have any questions regarding the completion of the form or the submission process, please call us.

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2 Reason for actively at work conditions being applied – continued

Benefits affected by the agreed change (tick all appropriate)

Group Life Assurance

Group Income Protection

Group Critical Illness

If you have ticked Group Income Protection, please also tick **one** of the following boxes

Up to 19 people

20 or more people

If you have ticked the box 'Up to 19 people', please complete **Sections 3 and 4** before proceeding to the declaration, otherwise only **Section 3** needs to be completed before moving to the declaration.



You should select the number of lives:

- to be insured at the start date, or
- affected by the change(s) we have agreed to

3 Actively at work – all benefit types

What are the names and birth dates of the people who were not actively at work due to injury, ill-health or disablement on their last contractual working day before the relevant date? If 'None', write 'None'.

Name	Date of birth (day, month, year)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Name	Date of birth (day, month, year)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Name	Date of birth (day, month, year)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Name	Date of birth (day, month, year)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Name	Date of birth (day, month, year)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Name	Date of birth (day, month, year)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>

'Actively at work' means that a person:

- Is present at their place of work.
- Has not received medical advice to refrain from work.
- Is mentally and physically capable of performing fully the normal regular duties associated with the job they were engaged to do.
- Is working their normal contracted number of hours, either at their normal place of business or at a place that the business requires.

People absent from work on business or parental leave are not absent from work due to ill-health.

4 Additional requirement for income protection for groups of up to 19 people

What are the names and birth dates of anyone **absent for more than five consecutive days in the six months** prior to the relevant date? If 'None', write 'None'

Name	Date first absent from work	Date returned to work (Leave blank if still absent)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Name	Date first absent from work	Date returned to work (Leave blank if still absent)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Name	Date first absent from work	Date returned to work (Leave blank if still absent)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Name	Date first absent from work	Date returned to work (Leave blank if still absent)
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>

Canada Life will not accept a claim for any new benefit or additional benefit for the people listed in Section 4 until they have returned to work and have been actively at work for two calendar months.

Group Insurance Declaration

Data Protection Statement

Canada Life Limited takes its privacy obligations very seriously.

Any personal information provided to us, as data controller, by a policyholder, joint policyholder, employer policyholder, trustee, insured person, beneficiary, claimant or member will be treated in accordance with the Data Protection Act.

By signing the declaration below, you confirm that you agree to us using, processing and sharing the personal information (including special categories of personal data) provided to us for the purposes set out in the Data Protection Statement and Data Protection Notice shown on page 5.

If you are completing this form on behalf of the Policyholder you also confirm that:

- the Policyholder is aware of the content of this statement and you have provided them with a copy of the Data Protection Notice, and
- the Policyholder has been made aware that the full Data Protection Notice is available on our website

For employer-related group insurance products the Data Protection Act permits appropriate information about employees to be provided by an employer to an insurer without individual consent (including details of longterm absentees, current and previous claimants, and medical underwriting decisions).

We use personal information to undertake activities relating to the setting up, administration and renewal of our policies, products and services. This includes processing applications and handling any claims. For the majority of our business we will rely on the performance of our contractual arrangements with you as the legal basis for processing.

We do not use personal data for marketing purposes. Please see the Data Protection Notice overleaf for full details.

Declaration

By signing the declaration below, you confirm that you agree to us using, processing and sharing the personal information (including special categories of personal data) provided to us for the purposes set out in the Data Protection Statement and Data Protection Notice shown on page 5.

If you have completed the form as a representative of the Policyholder you confirm that you have been authorised to do so.

We declare that only the people named in:

- **Section 3** were absent from their normal place of business due to injury, ill-health or disablement on their last contractual working day before the relevant date.
- **Section 4** (where completed) were absent from work due to injury, ill-health or disablement for more than five consecutive days in the six months before the relevant date.

For Group Life Assurance and Group Critical Illness schemes

We understand that Canada Life will not accept a claim in respect of the new cover or increase in cover (as applicable) for people named in Section 3 until they have returned to work and have been actively at work for seven consecutive days.

For all Group Income Protection schemes

We understand that Canada Life will not accept a claim in respect of the new cover or increase in cover (as applicable) for people named in Section 3 until they have returned and are actively at work.

For all Group Income Protection schemes (additional requirement for groups of up to 19 people).

We understand that Canada Life will not accept a claim in respect of any new benefit or increase in benefit (as applicable) for people named in Section 4 until they have returned to work and have been continuously actively at work for two calendar months.

Signature of the official of the Policyholder, or their representative who has completed the form

Date (day, month, year)

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Full name

Job title

Representative's employer (if applicable)

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By post

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Canada Life Limited, 3 Rivergate,
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groupcsc@canadalife.co.uk



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the completed form can be emailed.

Call us

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If you have any questions regarding the
completion of the form or the submission
process, please call us.

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

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

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GRP577 – 720R(B)

Group Insurance

Data Protection Notice

Canada Life Limited (referred to as ‘Canada Life’, ‘we’, ‘us’ or ‘our’ in this DPN) takes its privacy obligations very seriously. Any personal information provided to us, as data controller, by a policyholder, joint policyholder, employer policyholder, trustee, insured person, beneficiary, claimant or member (referred to as ‘you’ or ‘your’ in this DPN), will be treated in accordance with the Data Protection Act 2018.

Using personal information

We use personal information to undertake activities relating to the setting up, administration and renewal of our policies, products and services. This includes processing applications and handling any claims. For the majority of our business we will rely on the performance of our contractual arrangements with you as the legal basis for processing.

We do not use policyholder or member personal data for marketing purposes and we do not make your personal information available to third parties for the purpose of direct marketing.

The nature of our business is to provide investments, life and pensions cover, critical illness, income protection and employer related group products. To do this we need to use the personal information provided to carry out analysis of actuarial risks (risks of gains or losses), mortality and morbidity risks and pricing. This will be carried out in accordance with the Institute & Faculty of Actuaries’ data handling protocols.

We use underwriting software to process some applications and quotations which will use an element of automated decision making.

Exceptionally, we may rely on our legitimate interests to process your personal data. When we do, we will demonstrate compelling legitimate grounds for doing so.

For employer-related group insurance products

The Data Protection Act permits appropriate information about employees to be provided by an employer to an insurer without individual consent (including details of long-term absentees, current and previous claimants, and medical underwriting decisions).

For employer-related group products the Data Protection Act permits that members may individually withdraw their consent. In those instances Canada Life will be unable to provide cover for that individual.

When medically underwriting or assessing a claim we will obtain consent from the employee.

Sharing personal information

We share personal information only on the basis of the purposes for which it was collected. This notice is intended to illustrate the instances where data may be shared. However, we will share your data only for the limited and compatible purposes for which it was originally obtained:

- with other Canada Life group companies including those outside the European Economic Area (EEA);

- with any of our service providers, reinsurers and/or regulators;
- with other insurers and government agencies, including without limitation Her Majesty’s Revenue and Customs (HMRC), Department of Work and Pensions (DWP);
- in order to prevent, detect or investigate financial crime including fraud or other criminal activity, we may share your data with other companies (including private investigators), organisations (including fraud prevention agencies and databases), public bodies (including the police) and associations and credit reference agencies;
- we will not share your medical information with anyone other than yourself without your consent except as described in the next bullet point. This includes your employer, spouse, other relatives, friends or your legal or financial adviser. In some circumstances, it may be appropriate to advise your employer about your medical information, for example, to recommend alternative supportive therapy. However, we will seek your consent in such circumstances;
- for employer-related products and services only, some medical information related to underwriting decisions and non-medical information about you necessary for lawful policy and claim administration purposes will be shared with your employer;
- we will not share non-medical information concerning you with your spouse, other relatives, friends or your legal or financial adviser unless you provide your consent to us in writing;
- for insurance related products, with your own doctor or relevant medical professionals; and/or
- in any circumstances if permitted or required to do so by law or if we have your consent to do so.

International transfers

Given the global nature of our business, we use third party suppliers and outsourced services (including cloud based services), which can require transfers of personal information outside of the EEA. In doing so, we ensure that there are appropriate contractual arrangements and we will choose only those organisations with strict controls in place, via appropriate organisational and technical measures in place to protect your personal information.

Retention of your personal data

We will keep your personal data only for so long as is necessary and for the purpose for which it was originally collected. In particular, for so long as there is any possibility that either you or we may wish to bring a legal claim under this insurance, or where we are required to keep your personal data due to legal or regulatory reasons.

Your rights and contact details of the Information Commissioner’s Office (ICO)

You may have the right to require us to:

- provide you with further details on the use we make of your personal information or your special categories of data;
- provide you with a copy of the personal information that you have provided to us or which we hold;
- update any inaccuracies in the personal information we hold;
- delete any special category of data or personal information for which we no longer have lawful grounds to use;
- cease processing of your personal information that is based on consent, by withdrawing your consent to that particular processing;
- cease any processing based on legitimate interests grounds, unless our reasons for undertaking that processing outweigh any prejudice to your data protection rights; and
- restrict how we use your personal information whilst a complaint is being investigated.

In certain circumstances, we may need to restrict the rights listed above in order to safeguard the public interest (e.g. the prevention or detection of crime), our interests (e.g. the maintenance of our legal responsibilities) and for the performance of our contract with an employer who is the policyholder for employer-related products and services.

Data Protection Officer (DPO)

If you have any questions, or complaints, in relation to our use of your personal information, you should first contact our DPO, on the details below:

Canada Life Limited
Canada Life Place, Potters Bar,
Hertfordshire, EN6 5BA
or by email at: dpo@canadalife.co.uk.

In the unlikely event that you are dissatisfied with our response, you have the right to take the matter up with the Information Commissioner’s Office (ICO), whose address is:

Information Commissioner’s Office
Wycliffe House, Water Lane,
Wilmslow Cheshire, SK9 5AF

The full version of our DPN can be found on our website, www.canadalife.co.uk

or is available upon request by calling 0345 223 8000.

This DPN is dated 7th September 2018. Any future updates will be made available as described above.