

# Canada Life Automated Self Service

## User Manual



This manual shows you how to register, quote, assume risk and renew a policy with our award-winning CLASS technology.



## Navigation

Please click the icons below to navigate to your required page

### Section 1 – CLASS Registration

➤ CLASS Registration	3
----------------------	---

### Section 2 – Setting up a quote

➤ Starting a Quote	4
➤ The quote assessment	5
➤ Employer information	6-7
➤ Employee information	8-15
➤ Cover options	15-17
➤ Your quote	18

### Section 3 – Assuming Risk

➤ Assuming Risk	19
➤ Locating a quote to assume risk	20-21
➤ Request Risk	22-25
➤ Company	26-27
➤ On Risk	28
➤ Eligibility	29
➤ 'Actively At Work'	30-31
➤ Agency	32
➤ Final	33-34

### Section 4 – Renewing a policy

➤ Renewing a policy	35
➤ Renewals	36
➤ Cover confirmation	37
➤ Member data	38-44
➤ Renewal quote	45
➤ Renewal confirmation	46

## CLASS Help

### + CLASS Tip

Throughout this User Manual we have included CLASS tips to help you navigate the system.

### + Remember

We have also included some key points that you will need to know.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

# Section 1

## CLASS Registration

To register simply go to

**[www.canadalife.co.uk/class](http://www.canadalife.co.uk/class)**

There are two registration options:

**1 Standard Login**  
You will be asked to select your username and password. Both of these need to be at least 8 characters long and must include at least 1 number.

**2 Unipass**  
If you use unipass you will not need a username and password.

## Step 1

You will need to complete the following information:

- Your or your organisation's Financial Services Register Number.

**The Employee Type, which can be:**

- IFA
- Administrator
- IT-related

**Choose two memorable questions from this list:**

- Place of birth
- Mother's maiden name
- First school
- Memorable date
- First holiday
- Memorable address

## Step 2

You will be asked to enter your company details, correspondence address if different and your email address.

**Verification**

After you have clicked '**Confirm**' you will receive an email verification which will be a link sent to your email address. You have 48 hours to verify your account.

Once you have verified your account you will be able to sign in using the user name and password you selected in step one.

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- If your organisation does not have a Financial Services Register Number and is part of a firm of actuaries, solicitors or accountants you can still register. Just speak to a member of the CLASS team who will then register the company manually.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 2

### Setting up a quote

#### Starting a quote

Log in at [www.canadalife.co.uk/class](http://www.canadalife.co.uk/class)

Go to the 'New Schemes' tab and click 'Quotes'.

The screenshot shows the Canada Life Group Insurance Website CLASS home page. The header includes the Canada Life logo, navigation links (CLASS home, Contact us, Help, Sign Out), and social media icons. The main content area is titled 'Welcome Tracy' and states 'CLASS services are currently available.' Below this are three main sections: 'New Schemes' (Quotes, Documents, Help), 'Existing Schemes' (Renewals, Rate Review Quote, Reports, Documents, Scheme Changes), and 'Your Profile' (Update Profile, Change Login Name, Change Password, Admin and Agency Details). A 'Create a New Scheme' section is also present, with links for 'Quotes >' (Create or amend a quote for a new CLASS scheme), 'Help >' (Frequently asked questions), and 'Documents >' (Get inception accounts, proposal forms and more). The footer contains links for Privacy policy, Terms and conditions, Cookie policy, Copyright, and the CLASS User Support Team contact information (0345 223 7137, 9am - 5pm Monday to Friday). A disclaimer at the bottom states that Canada Life Limited is registered in England no. 973271 and is an associate company of Canada Life Limited, registered in England no. 04356028.

This will take you to the quotes module.

Here you just need to click 'Go' to start the quote process.

The screenshot shows the 'eQuotes: home' page. It starts with a heading 'eQuotes: home' and a sub-heading 'Please select whether you want to revisit an existing quotation or create a new one.' There are three main sections: 1. 'CLASS eQuotes - Create a new quotation' (Allows you to create a new Group Life Assurance, Group Income Protection or Group Critical Illness eQuote. This provides a quotation based on our standard online products that provide a full suite of options that can be tailored to suit the requirements of the employer. Go button). 2. 'Simply CLASS eQuotes - Create a new quotation' (Allows you to create a quotation for our simplified online Group Life Assurance product. This option is appropriate for small employers (2-50 employees) who have not provided Group Life Assurance to their employees before. Simply CLASS is quicker and requires much less information than a standard Group Life Assurance quotation. It provides the same cover for all employees on 4 available options and is designed to be consistent with the data likely to be available for automatic enrolment. This product is written under Canada Life Group Insurance's Master Trust. Go button). 3. 'Revisit existing quotation' (Allows you to copy, amend, view or assume risk for a quotation. Please note that you can only amend a quotation that has not yet been issued. Once you have assumed risk you will immediately be issued with a letter confirming risk, the first statement(s) of account, documentation and appropriate pre-populated forms for completion by the employer. Search, Advanced search, and Display all my eQuotes buttons).

## CLASS Help



Click here

to return to contents page

### + CLASS Tip

- Without a valid Companies House number you will not be able get a quote.
- You can monitor your progress by checking the blue bar at the top right of the screen.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 2

### Setting up a quote

#### The quote assessment

You will need to complete a Quote Assessment before we can proceed with a quote. Just input the following information:

- 1 About the client – years in business, Companies House number and industry type.
- 2 Group Risk History – just answer the questions relevant to the product you want a quote for.
- 3 If you want to cover pension contributions or relate membership to a pension scheme, select 'Yes'.
- 4 Actively At Work conditions – please read this section carefully.
- 5 Member's travel details – if outside Canada Life scheduled territories, for business purposes.
- 6 Based on the selected industry type, some further questions may be asked regarding specific activities.

**eQuotes: quotation**

HomeEligibilityEmployer infoEmployee infoCover optionsQuote

Quotation assessment questions

eQuotes reference: 121930

Please answer the following questions so that we can assess the suitability of providing an eQuote for this client.

1. For how many years has the client been in business?

1

Please provide the Companies House registration number:

973271

Find the number

Please select the industry:

IT

2. Does the client currently have any group insurance?

☒ Yes ☐ No

If so, please select which product(s) are/were insured:

☒ Group Life Assurance

Canada Life

☒ Group Income Protection

Canada Life

☒ Group Critical Illness

Canada Life

Number of employee deaths within the last 12 months

0

Number of employees absent for longer than 3 months within the last 12 months

0

How many employees have suffered from a serious illness within the last 12 months?

0

How many employees to be covered have ever been accepted on non-standard terms or have had benefits restricted due to the non-provision of evidence of health?

0

How many employees to be covered have ever been medically underwritten and either declined, postponed or accepted with an exclusion?

0

3. Are any benefits linked to pension scheme membership or are pension contributions to be covered?

☐ Yes ☒ No

4. Do any of the employees to be covered live overseas or undertake business travel outside of any Canada Life Scheduled Territories?

☐ Yes ☒ No

No longer required

BackContinue

## CLASS Help



Click here

to return to contents page

### + CLASS Tip

- You can quote for all three products without duplicating your data.

### + Remember

- If your client industry type is not available please contact the CLASS helpdesk.
- We only need to be advised of history regarding a previous group risk policy.
- The countries for travel we would accept are advised under 'Canada Life Scheduled Territories'.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 2

### Setting up a quote

#### Employer information

This page asks generic questions on the name of the client, address and total number of employees and importantly the number of eligible employees.

The second section of this page will allow you to select the product for which you wish to receive a quote. This defaults to all three products but you can deselect those not required.

The screenshot shows the 'eQuotes: quotation' page. At the top, there's a navigation bar with 'Home', 'Eligibility', 'Employer info' (active), 'Employee info', 'Cover options', and 'Quote'. Below this, the 'Employer and quotation request information' section is displayed. It includes a 'Please provide the following information about the employer and products required.' instruction. The 'Employer information' section contains fields for 'Registered company name of employer', 'Postcode (head office postcode if more than one location)', 'Building number or name', 'Industry type' (set to IT), 'Total number of UK employees' (0), 'Total number of eligible employees to be insured' (0), and 'Anticipated commencement date of the eProduct(s)'. A 'Find address' button is also present. The 'Design your group insurance plan' section allows selecting one or more products from a list: 'Group Life Assurance', 'Group Income Protection Insurance', and 'Group Critical Illness Insurance'. Each product has a checkbox for 'I have read the [Product] Technical Guide'. At the bottom, there are buttons for 'Save for later and exit', 'No longer required', 'Back', and 'Continue'.

## CLASS Help



**Click here**

to return to contents page

### + Remember

- Before you can continue with your quote, you must confirm you have read the Canada Life Technical Guide relevant to the product for which you wish to receive a quote.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 2

### Setting up a quote

#### Employer information

##### Pension membership

If you selected ‘Yes’ on the assessment questions linking your quote to a pension scheme, you will now see this screen.

Please answer the questions and advise if the quote is open for ‘**pension scheme members only**’ or ‘**all pensionable and non-pensionable employees**’.

The screenshot shows the 'eQuotes: quotation' page for 'Pension membership'. The page has a dark header with 'canada Life' logo, 'Canada Life Group Insurance Website', and social media icons. Navigation links include 'CLASS home', 'Contact us', 'Help', and 'Sign Out'. A breadcrumb trail shows 'Home', 'Eligibility', 'Employer info' (active), 'Employee info', 'Cover options', and 'Quote'. The 'eQuotes reference: 121930' is displayed. The main content area is titled 'Pension membership' and states: 'As you have advised us that benefits are linked to pension scheme membership, we require the following information:'. Below this, there are three questions: 'Which products are pension scheme linked?' with checkboxes for 'Group Life Assurance', 'Group Income Protection', and 'Group Critical Illness'; 'Who are you insuring?' with a dropdown menu showing '-- Please select --'; and 'What is the pension scheme name? (optional)' with a text input field. At the bottom, there are buttons for 'Save for later and exit', 'No longer required', 'Back', and 'Continue'.

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- If you want to cover pension contributions you need to have said ‘**Yes**’ to question 3 of the assessment questions.

### + Remember

- The questions will vary, dependent on the answers given and CLASS will prompt which ones you will need to complete.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 2

### Setting up a quote

#### Employee information

This page asks you to enter the membership relating to the total number of lives you entered on the previous page.

The screenshot shows the 'eQuotes: quotation' page with a navigation bar at the top containing 'Home', 'Eligibility', 'Employer info', 'Employee info' (selected), 'Cover options', and 'Quote'. Below the navigation bar, the 'Employee information' section is active, displaying the 'eQuotes reference: 121930'. The main content area is titled 'Entering employee data' and instructs the user to select a preferred method of employee data entry. Two options are listed: 'Upload using our Excel template. We recommend this method in all cases, particularly where there are more than 5 lives.' and 'Enter manually on screen one member at a time. Only suitable for fewer than 5 employees.' A red warning box states: 'Employees absent or expected to be absent at the commencement date should be excluded from the data as they are not eligible for immediate cover.' At the bottom, there are buttons for 'Save for later and exit', 'No longer required', 'Back', and 'Continue'.

You now need to select which method you would like to use to load the data. You can either;

- upload the data using our Excel template which can be used for any number of lives or
- enter the data manually one member at a time, which you may prefer to use for cases with a very small number of members.

## CLASS Help



**Click here**  
to return to contents page

### + CLASS Tip

- The Gender, Date of birth, Postcode, Job title and Salary columns are mandatory in our Excel template.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**



## Section 2

### Setting up a quote

### Employee information

#### Option 1

#### Uploading data using our Excel template

Selecting this method then provides you the step by step guide:

canada life Canada Life Group Insurance Website CLASS home Contact us Help Sign Out

**eQuotes: quotation** Home Eligibility Employer info **Employee info** Cover options Quote

**Employee information** eQuotes reference: 121930

Please complete the employee information below.

**Entering employee data**

Please select your preferred method of employee data entry:

- ☒ Upload using our Excel template. We recommend this method in all cases, particularly where there are more than 5 lives.
- ☐ Enter manually on screen one member at a time. Only suitable for fewer than 5 employees.

Employees absent or expected to be absent at the commencement date should be excluded from the data as they are not eligible for immediate cover.

**Upload employee data**

- Click here to download our Excel template.
- Copy your data into the columns in this template and save it as an xls file.
- Click on "Browse for file", locate your saved template and then load the file.

Browse for file

Save for later and exit No longer required Back Continue

#### Step 1

Click on the link to obtain the Excel template

- You can either open or save the template file
- This provides you with a simple template containing sample data to show you what we expect in each column

	A	B	C	D	E	F	G
1	<b>Surname</b>	<b>Initial</b>	<b>Gender</b>	<b>Date of Birth</b>	<b>Salary</b>	<b>Job Title</b>	<b>Postcode</b>
2	Test	A	M	15/04/1955	£23,200	IT technician	BS1 6ER
3	Test	B	F	10/03/1975	£30,500	IT Manager	BS1 6ER
4							
5							
6							
7							

#### Step 2

Simply copy and paste your own data into the column replacing the data contained but retaining the column headings.

Then save as an .xls file

## CLASS Help



**Click here**  
to return to contents page

### + CLASS Tip

- For further help uploading data click the relevant question mark symbol.

### + Remember

- You must use our template as although you could create a similar template spreadsheet yourself, it will not load due to code contained in our template.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 2

### Setting up a quote

### Employee information

#### Step 3

Now, with your data ready, return to CLASS and use the **‘Browse’** button to find the file you have just saved. Now that you have located the file, press the **‘Load’** button to load your member data.

Once you have uploaded the member data, CLASS will begin processing the job titles you have entered. During the processing, you may see the following screen:

Occupation matching times can vary, depending on the number of employees covered, the time of day you are uploading the data, and most importantly, the number of unique job titles included.

If the Occupation Matching Engine does not recognise a job title you have entered, CLASS will prompt you to select an occupation for the affected member(s) from a drop down list. Otherwise, you will proceed to the category screen.

## CLASS Help



**Click here**

to return to contents page

### + Remember

- If the file is not an .xls file it will not load.
- The file must not contain any data other than what we have asked for here.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 2

### Setting up a quote

#### Employee information

The data is loaded onto CLASS and checked for any issues that may have occurred. Any issues with the data load will be highlighted in red at the top of the screen, as shown below.

**“It was not possible to convert all data. Please check your data against the original and amend where necessary”**

This means that some data items are not in the correct format, data was missing or columns were in the wrong order. This will also be displayed if you have deleted the row containing the headings.

---

**“Please shut down the excel file before uploading”**

You will need to make sure that the file you are trying to load is not still open.

---

**“Please select a valid microsoft file to upload”**

You may have saved the file as an **‘.xlsx’** file which is a new file format. You will need to re-save it as a **‘.xls’** file for the upload to be successful, so simply re-open the file and use the **‘save as’** function to save the file again in an **‘.xls’** format.

---

**“Unable to process uploaded file. Please check that you have the latest template and try again”**

You may get this message if the template used is either missing the header row or the tab name is not **“Member Data”**. These points need to be corrected for the template to load successfully.

## CLASS Help



**Click here**  
to return to contents page

### + Remember

- If you have not used our template the file will not load.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 2

### Setting up a quote

### Employee information

#### Option 2

#### Entering employee data manually

Hopefully, you will see from Option 1 that uploading data is simple and you can use it even if there are only a couple of members, as you may find that quicker than manually typing the data – especially if you already hold the data in an electronic spreadsheet.

However, if you would prefer to type the data into the form held on screen, you can opt to enter employee data manually.

The screenshot shows the 'eQuotes: quotation' form. At the top, there's a navigation bar with 'Home', 'Eligibility', 'Employer info', 'Employee info' (selected), 'Cover options', and 'Quote'. Below this, the 'Employee information' section is active, with a reference number 'eQuotes reference: 121930'. A message states: 'Please complete the employee information below.' Under 'Entering employee data', there are two options: 'Upload using our Excel template' (selected) and 'Enter manually on screen one member at a time'. A note mentions that employees absent or expected to be absent should be excluded. The 'Enter employee data' section has a table with columns: Surname (\*), Initial (\*), Gender, Date of birth, Salary, Job Title, and Postcode. The table contains five rows of test data. At the bottom, there are buttons for 'Add member', 'Reset table', 'Clear table', 'Save for later and exit', 'No longer required', 'Back', and 'Continue'.

Surname (*)	Initial (*)	Gender	Date of birth	Salary	Job Title	Postcode
Test	A	Male	15/04/1995	£ 23,200	It Technician	BS1 6ER
Test	B	Female	10/03/1975	£ 30,500	It Manager	BS1 6ER
Test	B	Female	11/03/1975	£ 30,501	It Manager	BS1 6ER
Test	B	Female	12/03/1975	£ 30,502	It Manager	BS1 6ER
Test	B	Female	13/03/1975	£ 30,503	It Manager	BS1 6ER

## CLASS Help



**Click here**  
to return to contents page

### + CLASS Tip

- For further help uploading data click on the question mark button.
- The CLASS occupation matching engine will automatically match an application to the job title you have entered.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 2

### Setting up a quote

#### Employee information

Once selected, the screen will be built with the relevant number of rows, taken from the number of members stated on the previous screen. You will see the 'loading' message whilst this is being done.

The grid shown will have the same data columns as the Excel template. Surname and Initial are optional at this point but you may find it useful to add them for reference purposes.

Simply click on the first row to start adding data. You can tab from one field to the next and, once the row is completed, you can double click on the next row to start adding details for member two. Continue until the data for all members has been entered.

The screenshot shows the 'eQuotes: quotation' page with a navigation bar at the top containing 'Home', 'Eligibility', 'Employer info', 'Employee info' (selected), 'Cover options', and 'Quote'. Below the navigation bar, the 'Employee information' section is active, displaying a table for entering employee data. The table has columns for Surname (\*), Initial (\*), Gender, Date of birth, Salary, Job Title, and Postcode. There are five rows of data entered, each with a 'Test' surname and a unique initial and date of birth. The salary is £ 23,200 for the first row and £ 30,500 for the others. The job title is 'It Technician' for the first row and 'It Manager' for the others. The postcode is 'BS1 6ER' for all rows. Below the table, there are buttons for 'Add member', 'Reset table', and 'Clear table'. At the bottom of the page, there are buttons for 'Save for later and exit', 'No longer required', 'Back', and 'Continue'.

canada Life Canada Life Group Insurance Website CLASS home Contact us Help Sign Out

**eQuotes: quotation** Home Eligibility Employer info **Employee info** Cover options Quote

**Employee information** eQuotes reference: 121930

Please complete the employee information below.

**Entering employee data**

Please select your preferred method of employee data entry:

- ☒ Upload using our Excel template. We recommend this method in all cases, particularly where there are more than 5 lives.
- ☐ Enter manually on screen one member at a time. Only suitable for fewer than 5 employees.

Employees absent or expected to be absent at the commencement date should be excluded from the data as they are not eligible for immediate cover.

**Upload employee data**

- Click here to download our Excel template.
- Copy your data into the columns in this template and save it as an xlsx file.
- Click on "Browse for file", locate your saved template and then load the file.

[Browse for file](#)

**Enter employee data**

(\*) This information is optional.

Surname (*)	Initial (*)	Gender	Date of birth	Salary	Job Title	Postcode
Test	A	Male	15/04/1955	£ 23,200	It Technician	BS1 6ER
Test	B	Female	10/03/1975	£ 30,500	It Manager	BS1 6ER
Test	B	Female	11/03/1975	£ 30,501	It Manager	BS1 6ER
Test	B	Female	12/03/1975	£ 30,502	It Manager	BS1 6ER
Test	B	Female	13/03/1975	£ 30,503	It Manager	BS1 6ER

[Add member](#) [Reset table](#) [Clear table](#)

[Save for later and exit](#) [No longer required](#) [Back](#) [Continue](#)

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- You may find it quicker to use the data upload facility rather than manually typing the data.

### Any Questions?

Call the CLASS team on

**0345 223 7137**



# Section 2

## Setting up a quote

### Employee information

#### Manual occupation selection

If CLASS is not able to find a matching occupation for the job title you have entered, you will need to select the most appropriate from a drop down list, as shown below.

canada LifeCanada Life Group Insurance Website

CLASS homeContact usHelpSign Out

eQuotes: quotation

HomeEligibilityEmployer infoEmployee infoCover optionsQuote

eQuotes reference: 121930

Occupation selection

We are unable to find a matching occupation for the members listed below. Please manually select an occupation for each member from the drop down lists. For ease of data entry, you can use the default drop-down menu to select a default occupation for all members and then edit the details for any members who belong in an alternative occupation field.

Select a default occupation:-- Please select --

Apply

Employee name	Gender	Date of birth	Salary	Job Title	Occupation	Postcode
1. Test, A	Male	15/04/1955	£23,200	Unknown	-- Please select --	BS1 6ER

Save for later and exit

No longer required

Back

Continue

## CLASS Help



Click here  
to return to contents page

### + CLASS Tip

- If CLASS has matched all job titles, you will proceed to the category screen.
- Group life policies based in a high risk area are referred to our scheme underwriters.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 2

### Setting up a quote

#### Cover options

##### Category Definition

This screen allows you to define the categories of membership. If any of the products being quoted for have more than one category, the same categories are required for each product. The categories will be created from the selections made here.

canada life Canada Life Group Insurance Website CLASS home Contact us Help Sign Out

**eQuotes: quotation** Home Eligibility Employer info Employee info **Cover options** Quote

**Category definition** eQuotes reference: 121930

This screen allows you to define the categories of membership for all products being quoted. The categories for each product will be created from the selection made here.

Based on the number of members entered you can create up to 2 categories. Please note that each category will require a minimum of 2 members to be valid.

Category 1 -- Please select --

Category 2 -- Please select --

Save for later and exit No longer required Back Continue

Below are the available category options:

- All employees

OR

a combination of the following:

- Directors
- All other staff
- Managers
- Directors & managers
- Managers & staff
- All other employees
- TUPE transfers

## CLASS Help



**Click here**

to return to contents page

### + Remember

- If you click **'all employees'** you will not be able to specify any further categories after that point.



### Any Questions?

Call the CLASS team on

**0345 223 7137**



## Section 2

### Setting up a quote

#### Cover options

##### Build the quote

CLASS will tailor the ‘**Cover Options**’ screen for you based on the categories you selected on the previous pages. For example, if you require two categories, it will provide two category options, allowing you to select the relevant basis.

If you request a quote for more than one product, CLASS will follow with a separate page for each product to again tailor the categories you selected.

For full details of the eligibility and benefit options available, please download the comparison documents for each product. These can be found in the eInformation section of the CLASS welcome page. The benefit calculations available are summarised here in the ‘**CLASS help**’ section to the right.

The screenshot shows the 'eQuotes: quotation' interface. At the top, there's a navigation bar with 'Home', 'Eligibility', 'Employer info', 'Employee info', 'Cover options' (selected), and 'Quote'. Below this, the 'Cover options - Group Life Assurance' section is displayed. It includes a 'Premium payment' dropdown, a 'Commission (%)' dropdown, and two sections for 'All employees (non-pensionable)' and 'All employees (pensionable)'. Each section has 'Cover required', 'Service qualification', and 'Cover cease age' dropdowns. At the bottom, there are buttons for 'Save for later and exit', 'No longer required', 'Back', and 'Continue'. An 'eQuotes reference: 121930' is shown in the top right corner of the form area.

## CLASS Help



**Click here**

to return to contents page

### + Remember

- Benefits can be insured in the following formats:

#### Group Critical Illness

- Benefits can be calculated as a multiple of salary (e.g. 4x salary or as a fixed benefit), or fixed benefits up to a maximum of £500,000.

#### Group Life Insurance

- Benefits can be calculated up to 8x salary, or fixed benefits up to a maximum of £550,000.

#### Group Income Protection

- Employees can be covered up to 75% of their earnings to a maximum of £350,000. Pension scheme contributions and employer National Insurance contributions can also be insured.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**



## Section 2

### Setting up a quote

#### Cover options

##### Arranging members in the correct category

This screen allows you to select the individual category for each member based on the categories you have chosen.

The screenshot shows the 'Employee information - category selection' screen. At the top, there's a navigation bar with links: Home, Eligibility, Employer info, Employee info, Cover options, and Quote. Below this, the title 'Employee information - category selection' is displayed. A note explains that more than one distinct category of membership exists, and users need to assign a category to each member. A table with 5 rows of member data is shown, with columns for Surname, Initial, Gender, DoB, Salary, Job Title, and Category. Each row has a dropdown menu for selecting a category. At the bottom, there are buttons for 'Save for later and exit', 'No longer required', 'Back', and 'Continue'.

	Surname	Initial	Gender	DoB	Salary	Job Title	Category
1.	Test	A	Male	15/04/1955	£23,200	Unknown	-- Please select --
2.	Test	B	Female	10/03/1975	£30,500	It Manager	-- Please select --
3.	Test	B	Female	11/03/1975	£30,501	It Manager	-- Please select --
4.	Test	B	Female	12/03/1975	£30,502	It Manager	-- Please select --
5.	Test	B	Female	13/03/1975	£30,503	It Manager	-- Please select --

You can use the default category option if a number of members have the same category. Select a category and press **'Apply'** and just change the few that are not correct.

## CLASS Help



**Click here**

to return to contents page

### + Remember

- Your first step is to select the default category setting and click **'Apply'**. This will update the entire membership.
- You can then go through the few that need to be changed to the relevant category for any given member.
- Each category will require a minimum of 2 members to be valid. If you click **'all employees'** you will not be able to specify any other category.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

# Section 2

## Setting up a quote

### Your quote

Now the quote specification is complete.

canada lifeCanada Life Group Insurance Website

CLASS homeContact usHelpSign Out

eQuotes: quotation

HomeEligibilityEmployer infoEmployee infoCover optionsQuote

Quotation

eQuotes reference: 121930

	Group Life Assurance	Group Income Protection	Group Critical Illness
Number of lives:	5	5	5
Total salary roll:	£145,206	£145,206	Not Applicable
Total benefit:	£580,824	£89,900	£250,000
Free cover limit:	£600,000 Benefit	£65,000 Benefit	£150,000 Benefit
Payment frequency:	Annually	Annually	Annually
Commission:	10%	10%	10%
Year 1 annual premium:	£1,182.03	£2,381.32	£1,251.59

Save for later and exit

No longer required

Amend eQuote

Back

Get eQuote

CLASS will provide a summary of the information you have entered and provide a brief look at our terms and cost.

To make the quote official, please select **‘Get quote’**.

Once you press this option, the quote will be sent to your email address with a full specification for the quote(s) including terms and conditions in a PDF.

After this, CLASS will allow you the option to copy, view or assume risk for your quotes.

## CLASS Help



Click here  
to return to contents page

### + CLASS Tip

- When you press **‘get quote’** your quote will be e-mailed directly to you.

### + Remember

- If any members exceed the free cover level or cease age, CLASS will highlight them in red.
- If any members are excluded this will be shown here.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 3

### Assuming risk

If you wish to assume risk following a quote produced via CLASS, then you will be required to complete this stage online. The following steps will take you through this easy process.

#### Before you can assume risk the following points will need to be covered for a Group Life Assurance policy.

**1** The proposed policy has either a Registered or Excepted trust in place. We provide specimen Trust Deeds **via our website:** <https://www.canadalife.co.uk/workplace-protection/trusts/>

**2** If your client chooses a registered option, they must log it via the HMRC website and obtained a Pension Scheme Tax Reference (PSTR) number.

If they choose the excepted option, they need to complete and execute a standalone excepted trust.

For further information on this step, please feel free to contact our helpdesk.

or

**1** Employers can join our Registered Master Trust if they don't want to set up their own trust, or use our Excepted Solution Trust.

**Find out more about our master trust.**

**2** To join our Master Trust your client will need to complete a Deed of Participation. For our Excepted Solution, you will need to complete our Excepted Solution trust deed template. These will be provided once the on risk process is complete.

## CLASS Help



**Click here**

to return to contents page

### + Remember

Before assuming risk for Group Life schemes:

- A trust deed must be in place (registered or excepted).
- A HMRC PSTR number is required if your client chooses to set up their own registered trust.

or

- Your client can join our Registered Master Trust.
- Your client can join our Excepted Solution Trust.
- In order to assume risk, access must be fully authorized by a CLASS Administrator and linked to a Group Agency.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 3

### Assuming Risk

#### Locating a quote to assume risk

To assume risk you will need to visit 'Quotes' from the homepage.

Once you reach the page below, enter the CLASS quote reference for which you wish to assume risk and press '**Search**' or you can use the '**Display all my quotes**' function which provides a list of all the quotes you have completed.

The screenshot shows the 'eQuotes: home' page. At the top is a navigation bar with the Canada Life logo, 'Canada Life Group Insurance Website', social media icons for Twitter and YouTube, and links for 'CLASS home', 'Contact us', 'Help', and 'Sign Out'. The main heading is 'eQuotes: home' with a subtext: 'Please select whether you want to revisit an existing quotation or create a new one.' There are three main sections: 1. 'CLASS eQuotes - Create a new quotation' which allows creating a new Group Life Assurance, Group Income Protection, or Group Critical Illness eQuote based on standard online products. It includes a 'Go' button. 2. 'Simply CLASS eQuotes - Create a new quotation' which allows creating a quotation for a simplified online Group Life Assurance product, suitable for small employers (2-50 employees). It includes a 'Go' button and a link 'What's the difference?'. 3. 'Revisit existing quotation' which allows copying, amending, viewing, or assuming risk for an existing quotation. It includes a search box, a 'Search' button, an 'Advanced search' button, and a 'Display all my eQuotes' button. At the bottom left is an 'Exit' button.

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- Should you wish to assume risk for a policy that a colleague produced, use the '**Advanced Search**' option. Enter the quote number and tick the box '**Show my colleagues' quotes**'.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 3

### Assuming Risk

#### Locating a quote to assume risk

The quote will appear as shown in the below example:

canada Life Canada Life Group Insurance Website CLASS home Contact us Help Sign Out

### eQuotes: home

Please select whether you want to revisit an existing quotation or create a new one.

#### CLASS eQuotes - Create a new quotation

Allows you to create a new **Group Life Assurance**, **Group Income Protection** or **Group Critical Illness** eQuote.

This provides a quotation based on our standard online products that provide a full suite of options that can be tailored to suit the requirements of the employer.

[Go](#)

#### Simply CLASS eQuotes - Create a new quotation

Allows you to create a quotation for our simplified online **Group Life Assurance** product.

What's the difference?

This option is appropriate for small employers (2-50 employees) who have not provided Group Life Assurance to their employees before. Simply CLASS is quicker and requires much less information than a standard Group Life Assurance quotation. It provides the same cover for all employees on 4 available options and is designed to be consistent with the data likely to be available for automatic enrolment.

This product is written under Canada Life Group Insurance's Master Trust.

[Go](#)

#### Revisit existing quotation

Allows you to copy, amend, view or assume risk for a quotation.

Please note that you can only amend a quotation that has not yet been issued.

Once you have assumed risk you will immediately be issued with a letter confirming risk, the first statement(s) of account, documentation and appropriate pre-populated forms for completion by the employer.

[Search](#)[Advanced search](#)[Display all my eQuotes](#)

To assume risk, please select 'Assume'.

If you need to amend any details before assuming risk, such as the effective date (the on risk date) please select '**Copy**' and a revised quote can be produced on the previously entered details. You can then amend accordingly.

As with quotes the on risk process can be tracked using the blue menu bar at the top. There are 7 stages in the on risk process:

- Request Risk
- Company
- On risk
- Eligibility
- Actively At Work (AAW)
- Agency
- Final

If the previous quote was issued for multiple products, once you select '**Assume**', CLASS will provide details of all the products. Please choose the relevant product before you continue.

Please note that the earliest risk date which can be entered will be for the following day.

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- If '**Assumed**' is greyed out check that the effective date is not in the past. If it is, choose a future date from which you wish to assume risk.
- If the effective date is valid and is still greyed out call the CLASS team.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 3

### Assuming Risk

#### Request risk

##### Locating a quote to Assume Risk

If your quote was for more than one product you can select the product type(s) with which you wish to proceed.

You will need to confirm you have read the relevant Canada Life Technical Guide.

The screenshot shows the 'eQuotes: on risk' page. At the top, there's a navigation bar with 'Home', 'Request risk' (active), 'Company', 'On risk', 'Eligibility', 'AAW', 'Agency', and 'Final'. Below this, the title 'Confirmation to request Canada Life to assume risk' is displayed, along with an 'eQuotes reference: 121930'. A message states: 'This facility allows you to confirm that you would like Canada Life to assume risk for one or more eProducts under the above eQuotes reference.' A red box contains the text: 'By selecting "I wish to request Canada Life to assume risk" and clicking "Continue", you are confirming that you wish Canada Life to assume risk for the selected product(s).' Below this, there are three sections: 'Group Life Assurance', 'Group Income Protection', and 'Group Critical Illness', each with a checkbox labeled 'I wish to request Canada Life to assume risk'. At the bottom left is a 'Save for later and exit' button, and at the bottom right are 'Back' and 'Continue' buttons.

### CLASS Help



**Click here**

to return to contents page

#### + Remember

- By selecting the request to assume risk and clicking '**Continue**', you are confirming that you wish Canada Life to assume risk for the selected product(s).
- If two or more of the selected quotes have different eligibilities (for example, the quotes may have different cover cease ages), you must assume risk for these quotes separately. After you've assumed risk for the available quotes, you can then assume risk for any affected quotes separately by returning to the quotes page using the copied quote reference number.



#### Any Questions?

Call the CLASS team on

**0345 223 7137**

# Section 3




## Assuming Risk

### Request risk

#### Quotation summary

CLASS will provide a summary of the quote for which you wish to assume risk. If any information is incorrect, select **‘Amend quote’** at the bottom of the screen and produce a **‘Copy’** quote so you can make the necessary adjustments.

#### Group Life quotation summary

canada  Canada Life Group Insurance Website  

CLASS home | Contact us | Help | Sign Out

eQuotes: on risk

Home | Request risk | Company | On risk | Eligibility | AAW | Agency | Final

eQuotes reference: 121930

Quotation summary

Please review the information below to ensure that this is the correct eQuote and eProduct for which you wish Canada Life to assume risk.

Group Life Assurance quotation summary - 121930/EGLA/441301/1

Effective date:	6 June 2018	Free cover limit:	£600,000 Benefit
Number of lives:	5	Payment frequency:	Annually
Total salary roll:	£145,206	Commission:	10%
Total sum assured:	£580,824		
Year 1 annual premium:	£1,182.03		

Category 1: All employees (non-pensionable)

Cover required:	4 x salary	Cover cease age:	SPA or 65
Service qualification:	None		
Eligibility definition:	all employees of the 'employer'		
Salary definition:	basic annual salary or wages only		

Category 2: All employees (pensionable)

Cover required:	4 x salary	Cover cease age:	SPA or 65
Service qualification:	None		
Eligibility definition:	all employees of the 'employer'		
Salary definition:	basic annual salary or wages only		

Save for later and exit

Amend eQuote | Back | Continue

## CLASS Help



Click here  
to return to contents page

### + Remember

- A summary will be displayed for each product you wish to assume risk for.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**



# Section 3

## Assuming Risk

### Request risk

Quotation summary

Group Income Protection summary

canada LifeCanada Life Group Insurance Website

CLASS homeContact usHelpSign Out

eQuotes: on risk

HomeRequest riskCompanyOn riskEligibilityAAWAgencyFinal

eQuotes reference: 121930

Quotation summary

Please review the information below to ensure that this is the correct eQuote and eProduct for which you wish Canada Life to assume risk.

Group Income Protection quotation summary - 121930/EGIP/441302/1

Effective date:	6 June 2018	Free cover limit:	£65,000 Benefit
Number of lives:	5	Payment frequency:	Annually
Total salary roll:	£145,206	Commission:	10%
Total benefit:	£89,900		
Year 1 annual premium:	£2,381.32		

Category 1: All employees (non-pensionable)

Income benefit:	75% of scheme salary less Employment and Support Allowance		
Deferred period:	13 weeks	Service qualification:	None
Cover cease age:	SPA or 65	Payment period:	To cover cease age
Definition of incapacity:	Standard	Escalation:	0%
Eligibility definition:	all employees of the 'employer'		
Salary definition:	basic annual salary or wages only		


Category 2: All employees (pensionable)

Income benefit:	75% of scheme salary less Employment and Support Allowance		
Deferred period:	13 weeks	Service qualification:	None
Cover cease age:	SPA or 65	Payment period:	To cover cease age
Definition of incapacity:	Standard	Escalation:	0%
Eligibility definition:	all employees of the 'employer'		
Salary definition:	basic annual salary or wages only		

Save for later and exit

Amend eQuoteBackContinue

CLASS Help




Click here

to return to contents page

+ Remember

- You can make any amendments to the quote by clicking 'Amend quote'.



Any Questions?

Call the CLASS team on

0345 223 7137



# Section 3

## Assuming Risk



### Request risk

Quotation summary

Group Critical Illness summary

canada life

Canada Life Group Insurance Website



CLASS home

Contact us

Help

Sign Out

eQuotes: on risk

HomeRequest riskCompanyOn riskEligibilityAAWAgencyFinal

Quotation summary

eQuotes reference: 121930

Please review the information below to ensure that this is the correct eQuote and eProduct for which you wish Canada Life to assume risk.

Group Critical Illness quotation summary - 121930/EGCI/441303/1

Effective date:	6 June 2018	Free cover limit:	£150,000 Benefit
Number of lives:	5	Payment frequency:	Annually
Total salary roll:	£0	Commission:	10%
Total sum assured:	£250,000		
Year 1 annual premium:	£1,251.59		

Category 1: All employees (non-pensionable)

Cover required:	£50,000	Cover cease age:	SPA or 65
Service qualification:	None	Illnesses covered:	Core illnesses
Eligibility definition:	all employees of the 'employer'		
Salary definition:	flat amount		

Category 2: All employees (pensionable)

Cover required:	£50,000	Cover cease age:	SPA or 65
Service qualification:	None	Illnesses covered:	Core illnesses
Eligibility definition:	all employees of the 'employer'		
Salary definition:	flat amount		

Save for later and exit

Amend eQuoteBackContinue

## CLASS Help



Click here  
to return to contents page

### + Remember

- You can save your progress and return later by clicking ‘Save for later and exit’.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 3

### Assuming Risk

#### Company

##### Company Registration Information

CLASS will now prompt you to enter information relevant to the product for which you are assuming risk.

##### Employer's information

CLASS will prepopulate this information.

##### Group Life policy requirements

If you are assuming risk for a registered Group Life policy and your client does not want to join our Master Trust, CLASS will require the PSTR number.

The PSTR number is the HMRC approved reference number, which is provided once your client registers via the HMRC website.

If your client would like to join our Master Trust, select the option here. CLASS will then automatically populate the relevant details.

If your client has chosen an excepted trust, a PSTR number will not be required.

The screenshot shows the 'eQuotes: on risk' form. At the top, there's a navigation bar with 'Home', 'Request risk', 'Company' (selected), 'On risk', 'Eligibility', 'AAW', 'Agency', and 'Final'. Below this, the 'Company registration information' section is active, showing an 'eQuotes reference: 123805'. The form includes fields for 'Registered company name of employer' (ExcepBG01), 'Industry type' (IT), 'Company address' (3 Rivergate, Bristol, BS1 6ER), and 'Company number' (973271) with a 'Find the number' link. The 'Scheme registration information' section has radio buttons for 'Wholly Registered' (selected) and 'Wholly Excepted'. It also includes fields for 'PSO Reference', 'Pension Scheme Tax Reference', and 'Full scheme name' (ExcepBG01 Group Life Assurance Scheme). At the bottom, there are buttons for 'Save for later and exit', 'Amend eQuote', 'Back', and 'Continue'.

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- If you are placing a Group Life policy on risk then you will need your PSTR number, which is provided when your client registers via the HMRC website.
- PSO (or Pension Scheme Office) numbers apply only to schemes that were approved before 6 April 2006 and have not yet been updated.
- If your client joins our Master Trust, this information will be automatically populated.
- If your client has chosen an excepted trust, a PSTR number will not be required.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 3

### Assuming Risk

#### Company

##### Company Registration Information

Once you have provided the necessary information regarding the Companies House reference, the registration information will continue to the page below.

Based on the company registration number entered at quote stage a list of companies associated with that number will be displayed.

Select the correct one from the drop down box which will populate the screen.

CLASS will now provide your client's address to ensure we have the correct details. If the details are correct select '**Continue**'.

CLASS will then complete a credit check on this client. If CLASS has any concerns, the system will notify you and details will be transferred to our helpdesk to check manually. This could be due to the lack of information held relating to this client.

If you receive no message, then you will continue with the on risk process and reach the following page.

## CLASS Help



**Click here**

to return to contents page

### + Remember

- We will complete a Credit Check for each client and we will notify you immediately if there is a problem.
- Should the checks raise any issues at this stage the CLASS helpdesk will be notified. They will arrange for an underwriter to check the case manually.
- If accepted, you will receive an e-mail explaining that you can continue with the On-Risk process.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

# Section 3

## Assuming Risk

### On Risk

#### Confirmation of quotation member data

This page summarises the membership data you had previously entered in your quote. If you did not include each member’s surname and initial you can do it now. This is required for all single premium costed schemes and for members requiring medical underwriting on Unit Rated schemes.

canada lifeCanada Life Group Insurance Website

CLASS homeContact usHelpSign Out

eQuotes: on risk

HomeRequest riskCompanyOn riskEligibilityAAWAgencyFinal

Confirmation of quotation member data

eQuotes reference: 294676

Before assuming risk we need you to confirm that the eQuote data remains up to date. Please review the information below and enter the employee surname and initial for those members highlighted, if this has not already been completed.

If any data items (gender, date of birth, salary, job title and category) are incorrect, you must select "Amend eQuote" and correct the data. You will then be able to produce a new eQuote and complete the on risk process for the revised eQuote.

Anticipated commencement date of eProduct(s):1 July 2018

	Surname	Initial	Gender	DoB	Salary	Job Title	Category
1.	<input type="text" value="Test"/>	<input type="text" value="A"/>	Male	15/04/1955	£23,200	It Technician	All employees (pensionable)
2.	<input type="text" value="Test"/>	<input type="text" value="B"/>	Female	10/03/1975	£30,500	It Manager	All employees (pensionable)
3.	<input type="text" value="Test"/>	<input type="text" value="B"/>	Female	11/03/1975	£30,501	It Manager	All employees (pensionable)
4.	<input type="text" value="Test"/>	<input type="text" value="B"/>	Female	12/03/1975	£30,502	It Manager	All employees (pensionable)
5.	<input type="text" value="Test"/>	<input type="text" value="B"/>	Female	13/03/1975	£30,503	It Manager	All employees (pensionable)

Save for later and exit

Amend eQuoteBackContinue

## CLASS Help



Click here  
to return to contents page

### + Remember

- If the data is not accurate at the inception date you need to requote first then follow the assuming risk process.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

# Section 3

## Assuming Risk

### Eligibility

#### Confirmation of quotation assessment data

CLASS will now summarise the answers you provided in your quote regarding the history, pension scheme eligibility (if required) and business travel outside Canada Life’s scheduled territories.

If all of the information is correct, press ‘Continue’.

canada lifeCanada Life Group Insurance Website

CLASS homeContact usHelpSign Out

eQuotes: on risk

HomeRequest riskCompanyOn riskEligibilityAAWAgencyFinal

Confirmation of quotation assessment data

eQuotes reference: 294676

Before Canada Life can assume risk, you need to confirm that the information you provided in response to the quotation assessment questions remains up to date.

If necessary you can select "Amend eQuote" to amend the data and produce a new eQuote before continuing. Please then select "Continue" to confirm that the data is correct.

Group Life Assurance:Currently insured with Canada Life

Group Income Protection:Currently insured with Canada Life

Group Critical Illness:Currently insured with Canada Life

Employees medically underwritten and accepted on non-standard terms:0

Are benefits linked to pension scheme membership or are pension contributions to be covered?Yes

Are any employees currently absent as a result of illness or injury that has persisted for 3 months or more?No

Employee deaths within the last 12 months:0

Employees absent for longer than 3 months within the last 12 months:0

Employees suffering from a serious illness within the last 12 months:0

Employees medically underwritten and declined or postponed:0

Do any of the employees to be covered live overseas or undertake business travel outside of any Canada Life Scheduled Territories?No

Reminder: Any employees absent or expected to be absent at commencement date should be excluded from the data, as they are not eligible for immediate cover.

Save for later and exit

Amend eQuoteBackContinue

## CLASS Help



Click here  
to return to contents page

### + Remember

- If any of the information is not correct you can make changes by clicking ‘Amend quote’.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 3

### Assuming Risk




#### AAW (Actively At Work)

##### ‘Actively At Work’ requirements

This page is split into two sections.

##### 1. Confirmation of Actively At Work requirements.

We will require confirmation that all members meet our Actively At Work requirements. Please read through our statement carefully, before you continue.

canada  Canada Life Group Insurance Website  

CLASS home | Contact us | Help | Sign Out

**eQuotes: on risk**

Home | Request risk | Company | On risk | Eligibility | **AAW** | Agency | Final





**Actively at work requirements**

eQuotes reference: 294676

**Group Life Assurance - 294676/EGLA/1101497/1**

The following **Actively at work** conditions will apply.

Any employee who is to be included in the policy on the commencement date and who is absent from work on the last working day before that date on account of ill health or disablement will not be covered, for any benefit, until the employee has completed 7 days continuous, full-time active service with the employer, following their return to work.

 Save for later and exit  Amend eQuote  Back  Continue

## CLASS Help



**Click here**  
to return to contents page

### + Remember

- If any members do not meet our requirements, please contact our helpdesk to discuss.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 3




### Assuming Risk

#### AAW (Actively At Work)

##### 2. Accepted underwritten benefits.

Secondly, if any members exceed the free cover limit and they have been previously insured (within a group risk policy), you can advise us of their previously accepted benefits, and any terms.

Please tick the box for the relevant members to advise of the underwritten benefit and terms applied.

canada  Canada Life Group Insurance Website  

CLASS home | Contact us | Help | Sign Out

**eQuotes: on risk**


Home | Request risk | Company | On risk | Eligibility | **AAW** | Agency | Final


**Actively at work requirements** eQuotes reference: 296412


**Group Life Assurance - 296412/EGLA/1107829/1**  
The following **Actively at work** conditions will apply.  
Any employee who is to be included in the policy on the commencement date and who is absent from work on the last working day before that date on account of ill health or disablement will not be covered, for any benefit, until the employee has completed 7 days continuous, full-time active service with the employer, following their return to work.


**Confirmation of members to be medically underwritten**  
The members listed below have benefits in excess of this product's free cover limit. If there is an existing scheme and any of these members have been previously medically underwritten and accepted, please tick Enter previous underwriting before selecting "Continue".

Employee name	Gender	DoB	Salary	Job Title	Category	Enter previous underwriting
1. Test, A	Female	01/05/1970	£275,000	Md	Directors	<input type="checkbox"/>
2. Test, B	Female	01/05/1970	£275,000	It Worker	All other staff	<input type="checkbox"/>

 Save for later and exit

 Amend eQuote

 Back

 Continue

## CLASS Help



**Click here**

to return to contents page

### + Remember

- If you advise of a member/ members having a previous accepted benefit, we will require proof within 30 days of the policy commencing.
- If the members detailed do not have a previously underwritten benefit, please do not tick any boxes and press '**Continue**'.



### Any Questions?

Call the CLASS team on

**0345 223 7137**



## Section 3

### Assuming Risk

#### Agency

##### Confirmation of administration information

##### Annual revision date

This page requires confirmation of the annual revision date. CLASS will automatically set the annual revision date as the same day and month as the commencement date. If you wish to amend this, please select the required date.

We also require your company details to enable us to allocate the policy to your agency record and make commission payments (if necessary) to the correct account. Please select your company address from the drop down list.

If your details do not appear, please contact our CLASS helpdesk who will be able to assist.

Finally, please check and amend if necessary, the administration contact, telephone number and email address noted at the bottom of this page.

If you have stated we already insure this client, please enter the existing scheme code in the box provided.

canada Life Canada Life Group Insurance Website CLASS home Contact us Help Sign Out

**eQuotes: on risk** Home Request risk Company On risk Eligibility AAW Agency Final

**Confirmation of administration information** eQuotes reference: 294676

Before assuming risk, please can you confirm the annual renewal month and annual renewal day to be used to review the scheme. Please note that if these differ from the commencement month and day, the first set of accounts will be proportioned accordingly. In addition, please select from the options provided the relevant branch to be used for administration purposes and amend the administration contact details as appropriate.

**Administration data**

Annual renewal month: July

Annual renewal day: 1

Administration branch address: -- Please select --

**Administration contact details**

Forename:

Surname:

Telephone number:

Email:

You have indicated there is an existing scheme with Canada Life. Please provide the scheme code below.

Existing scheme code:

Save for later and exit Amend eQuote Back Continue

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- Please ensure the email address is correct as the link to the documentation will be sent to the address advised.

### + Remember

- You may want another member of your organisation to be responsible for the ongoing administration of the policies placed on risk. If you are going to be the administrator check that we have your contact details correctly stated.

### Any Questions?

Call the CLASS team on

**0345 223 7137**





## Section 3

### Assuming Risk

#### Final

##### Confirmation to request Canada Life to assume risk

You have now reached the final page to confirm that you wish to assume risk with Canada Life.

To complete this process, please tick the box and confirm that you have reviewed the information and confirm that you wish to assume risk. Once you tick the necessary box and continue, confirmation of risk will be announced.

The screenshot shows the 'eQuotes: on risk' page. At the top, there's a navigation bar with 'Canada Life Group Insurance Website', social media icons, and links for 'CLASS home', 'Contact us', 'Help', and 'Sign Out'. Below this, a breadcrumb trail shows 'Home > Request risk > Company > On risk > Eligibility > AAW > Agency > Final'. The main heading is 'Confirmation to request Canada Life to assume risk', with an 'eQuotes reference: 294676' box. A message states: 'Canada Life has now collected all information and made all checks necessary to assume risk.' A pink box contains the instruction: 'Checking the box below and selecting "Continue" will act as final confirmation that you wish Canada Life to assume risk based on the information that you have provided.' Below this, a paragraph explains that formal confirmation of risk will produce statements and forms, and that any incorrect information should be reported to the CLASS User Support Team. It also mentions that an email will be sent with a link to these documents. A light blue box contains a checkbox with the text 'I have reviewed the information and confirm that I wish Canada Life to assume risk.' At the bottom, there are three buttons: 'Save for later and exit', 'Amend eQuote', and 'Back', followed by a 'Continue' button with a right arrow.

## CLASS Help



**Click here**

to return to contents page

#### + CLASS Tip

- Within minutes of completing the on risk process you will receive an email which will confirm cover and provide a link to download the documentation.



#### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 3

### Assuming Risk

#### Final

##### Confirmation to request Canada Life to assume risk

Within minutes of completing the on risk process you will receive an email confirming cover and providing a link.

Opening this link will provide access to the following inception information:

- Confirmation of cover
- Proposal form
- Direct debit mandate (if necessary)
- Statement of accounts
- Health declarations (if necessary)
- Invoice (if necessary)
- Deed of Participation (if necessary)

All of these documents will be pre-populated where possible and available in PDF format so they can be easily sent to your client.

## CLASS Help



**Click here**

to return to contents page

### + Remember

- All the inception items must be returned fully completed within 30 days of the commencement date. If we do not receive them within 30 days we will mark the policy as not taken up.
- We accept scanned copies of all forms.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 4

### Renewing a policy

If you assume risk using CLASS you will be required to complete the renewal process online.

Renewing a policy usually takes between 5 and 10 minutes. Just follow these easy steps.

#### What happens before the renewal date?

At least 8 weeks prior to policy renewal date, Canada Life will issue a renewal pack.

This pack will advise the policy is due to renew via our online service and prompt you to log in to CLASS at [www.canadalife.co.uk/class](http://www.canadalife.co.uk/class).

You can complete this process any time after receiving the renewal pack.

#### Deposit Premium

The invoice you will receive will only state the deposit premium which is based on the previous annual premium. It is therefore an estimate and the accurate premium will be calculated on completion of the renewal.

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- We will send you a renewal invitation 8 weeks before renewal date. Just log in to CLASS to complete the renewal process.

### + Remember

- You can only start to complete the renewal process one month before the renewal date.
- If the policy is due a rate review, you will be provided with the new rate during the renewal.
- If the policy has 10 or more lives we suggest you ask your client to provide the renewal data in Microsoft Excel format.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

## Section 4

### Renewing a policy

#### Renewals

Login at [www.canadalife.co.uk/class](http://www.canadalife.co.uk/class)

Go to the '**Existing Schemes**' tab and click '**Renewals**'.

Enter the policy reference or search via '**Display all renewable schemes**'.

Once the policy details appear, an option '**Select**' will follow. If you wish to start the renewal process, please click '**Select**'.

The renewal process consists of 3 steps that you can track in the blue menu bar.

1. Cover confirmation
2. Member data
3. Confirmation

canada Life Canada Life Group Insurance Website

CLASS home Contact us Help Sign Out

### eRenewal and Quotes

Home Cover confirmation Member data Confirmation

#### Find your client

Use our simple search to find your client by entering the Employer name or the Scheme Code.  
Or use the 'Display all renewable schemes' button to see all schemes.  
Select your client to complete your renewal on-line. If the unit rate expires at this renewal you can obtain a quotation before completing the renewal.

Employer name  
Employer name

Scheme code  
E14920

Search

Display all renewable schemes

#### Matching schemes

We have found 1 scheme matching your search criteria.

Employer name	Policy code	Product description	Renewal date	Rate expiry date	
QBR SPO 05 SP LH	E14920/1/L E14921/1/H	Group Life Assurance Group Income Protection	01/03/2019	01/03/2019	Select

Exit

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- If your client has multiple products, for example GLA & GIP, you can complete the renewal process for all policies at the same time. To complete this step, the policies must have the same renewal date.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 4

### Renewing a policy

#### Cover confirmation

##### Client Details

On this page we display the client's name, address and Companies House reference. We also detail the renewal period. This is to make sure you are renewing the correct policy and for the correct period.

The screenshot shows the 'eRenewal and Quotes' page with a navigation bar at the top containing 'Home', 'Cover confirmation', 'Member data', and 'Confirmation'. The 'Cover confirmation' tab is active. The page is divided into several sections:

- Client details:** A message asking the user to review the information below and select 'Continue' to renew or 'Display scheme basis' to review the basis.
- Employer information:** A light blue box containing:
  - Registered company name of employer: QBR URR SC F
  - Address: 3 Rivergate, Bristol, BS1 6ER
  - Registered company number: 00973271
- Renewal information:** Text explaining that only members who have joined at their first opportunity can be included, and that the renewal will provide a cost for the period 20/09/2019 to 19/09/2020.
- Quotation:** Text explaining that a quotation will be provided on the existing scheme(s) basis. Below this are two checkboxes:
  - ☐ I will NOT be using accurate member data to obtain my quotation, I understand I will be required to upload accurate member data in order to complete the renewal.
  - ☐ I HAVE reviewed the details and wish to proceed.

At the bottom of the page are three buttons: 'Exit', 'Back', and 'Continue'. The 'Continue' button is highlighted.

If you would like to find out more information about the scheme basis, you can select the '**Display scheme basis**' option at the bottom of the screen.

## CLASS Help



**Click here**  
to return to contents page

### + CLASS Tip

- If you would like to see the scheme basis you can select 'Display scheme basis'.
- You'll be able to get an estimated cost based on inaccurate data, if:
  - The policy is due a rate review; and
  - You're in CLASS before the renewal date

Once you have the final membership data from the client, you simply need to log back in and complete the renewal. You will need to tick the declaration on this page confirming you will not be entering accurate data.

### + Remember

- If an amendment to the scheme basis is required, this will have to be completed before completing the renewal process.
- You must read the renewal declaration and confirm that all members have either joined or changed their category at the first opportunity and therefore are not discretionary.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**

# Section 4

## Renewing a policy

### Member data

#### Renewal member details (2-9 lives only)

Once you reach this step the page will differ, depending on the number of lives in your existing policy.

If the membership is between 2 to 9 lives (Single premium cost) the below page will appear:

canada Canada Life Group Insurance Website

CLASS homeContact usHelpSign Out

eRenewal

HomeCover confirmationMember dataConfirmation

Member renewal details

Listed below are the details of current members of the scheme(s). Please enter the new salary if requested for each member and update other information where necessary.

If a member has left during the previous year please enter the leaving date. If a member is due to leave you can enter their leaving date in advance.

If a member is due to exit the policy due to reaching the stated cover cease age, a leave date will be pre-populated and a cost calculated accordingly. If you wish cover to continue beyond this date you must contact the CLASS User Support Team to make a formal amendment to the policy basis. Simply removing the leave date without making an amendment will mean that cover is not in place and an incorrect premium will be calculated.

Please note that the data for new entrants to the scheme will be requested on a subsequent page.

	Surname	Initial	Gender	Date of birth	Existing salary	New salary	Leave date
1.	Blue	A	Male	29/03/1965	£22,434	£	dd/mm/yyyy
2.	Brown	A	Male	08/06/1959	£27,955	£	dd/mm/yyyy
3.	Green	A	Male	07/08/1961	£23,967	£	dd/mm/yyyy
4.	Smith	A	Male	09/03/1965	£21,163	£	dd/mm/yyyy

Save for later and exit

BackContinue

As the policy charges single premium rates the eRenewal will advise of the existing data and ask you to complete the **‘New Salary’** and **‘Leave Date’** columns. These columns require you to enter each member’s salary as at the renewal date or a leave date if applicable.

A leave date will already be populated for those that will reach the cover cease age during the next policy period.

If you have entered any leavers these will be confirmed on the next page.

If any of the other details such as surnames, job title or postcode have changed, please amend them here.

## CLASS Help



Click here  
to return to contents page

### + CLASS Tip

- There are different steps depending on the number of lives in your existing policy.
- Single premium costing looks at the details for each employee and costs for them individually. Unit rated costing looks at the group as a whole, and provides a cost based on the details of all employees included in the policy.



Any Questions?  
Call the CLASS team on  
**0345 223 7137**

## Section 4

### Renewing a policy

#### Member data

##### Leavers (2 – 9 lives only)

This section confirms those that you have identified as having left the scheme or who have reached the cover cease age.

If correct press '**Continue**'.

If any of the data is incorrect use the '**Back**' option to return to the data entry screen and amend the incorrect details.

canada Life Canada Life Group Insurance Website

CLASS home Contact us Help Sign Out

**eRenewal** Home Cover confirmation **Member data** Confirmation

**Member renewal details - leavers**

Detailed below are the members that you have identified as having left the scheme, including those who have left, or are due to leave, as a result of reaching the cover cease age.

Employee name	Initial	Gender	Date of birth	Leave date
Blue	A	Male	29/03/1965	01/05/2018

Save for later and exit Back Continue

### CLASS Help



**Click here**

to return to contents page

#### + Remember

- If the data is correct press '**Continue**'. If not, press '**Back**' and amend.
- Note that the join date cannot be in the future.
- In order to cancel a policy, a written note to **Class@canadalife.co.uk** is required with instruction to terminate risk for a policy. The leaving date does not act as cancellation.



#### Any Questions?

Call the CLASS team on

**0345 223 7137**


# Section 4



## Renewing a policy

### Member data

#### New Entrants (2 – 9 lives only)

This section will prompt you to enter any new entrants. You can add as many new entrants as necessary or, if you have none, you can leave this page blank and press ‘Continue’.

canada  Canada Life Group Insurance Website

[CLASS home](#) [Contact us](#) [Help](#) [Sign Out](#)

eRenewal

[Home](#) [Cover confirmation](#) [Member data](#) [Confirmation](#)

Member renewal details - new entrants

Select "Add member" to add new entrants to the scheme(s) and then complete all of the necessary fields. You can complete this process for each new entrant and once finished select "Continue". If you have no new entrants just select "Continue".

Surname	Initial	Gender	Date of birth	Policy join date	Joining salary	Renewal salary
<input type="text"/>	<input type="text"/>	Male	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>	£ <input type="text"/>	£ <input type="text"/>

Add member

Save for later and exit

Back

Continue

## CLASS Help



Click here  
to return to contents page

### + Remember

- Once you have entered the relevant information on new entrants, no further data will be required.



### Any Questions?

Call the CLASS team on  
**0345 223 7137**



## Section 4

### Renewing a policy

#### Member data

##### Members Renewal Details (10 or more lives)

If the policy has 10 or more lives, it will be classified as unit rated. As a result, the member renewal details page will look slightly different from the single premium costed page.

In the same way that you add data for a quotation you will be given the option of up loading your data using an Excel template, or by loading your data manually one field at a time.

If you choose to upload your data using our Excel template simply select that method and then follow the on-screen instructions.

**eRenewal**

Home Cover confirmation **Member data** Confirmation

### Member renewal details

Please enter the renewal data for the scheme(s).

#### Entering employee data

Please select your preferred method of employee data entry:

- ☒ Upload using our Excel template. We recommend this in all cases.
- ☐ Enter all member details manually on screen one member at a time.

#### Upload employee data

- Click here to download our Excel template
- Copy your data into the columns in this template and save it to your computer as an Excel file.
- Click on "Browse for file", locate your saved template and then load the file

Browse for file

#### Member data

Surname	Initial	Gender	Date of birth	Salary	Job Title	Postcode
Lvrd	A	Male	19/06/1974	£ 22687	Map Finishing Operative	BA11 1NF
Fizldzn	A	Male	26/02/1974	£ 2547€	Ctp Operative	BA11 1NF
Lord	A	Male	02/02/1974	£ 1800€	Head Of Map Production	BA11 1NF
Fizldzn	A	Male	24/06/1972	£ 3000€	It Manager	BA11 1NF
Zvxsvn	A	Male	24/08/1982	£ 2830€	Printing Operative	BA11 1NF
Vrxnch	A	Male	08/12/1988	£ 1761€	Map Finishing Operative	BA11 1NF

Add member Reset table Clear table

Save for later and exit Back Continue

If you choose manual entry simply double click on each row to enter the data.

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- There are two methods of data entry; manual and Excel upload.
- We recommend using the upload method for all unit rated cases (10 or more lives). You must use our Excel template and this can be accessed via the **'Click here to obtain Excel Template'** link.

### Any Questions?

Call the CLASS team on

**0345 223 7137**



## Section 4

### Renewing a policy

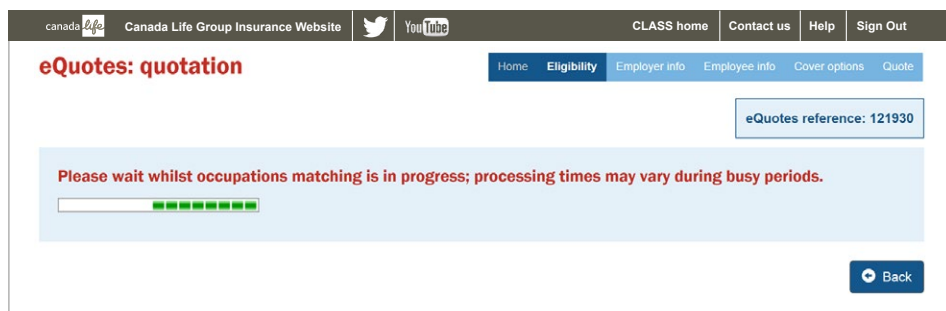
#### Member data

##### Adding your client data

Load your client data direct into the CLASS Excel sample template:

- 1 When prompted on the '**Employee Information**' screen, select '**Click here to obtain Excel template**' to open the template.
- 2 Paste your client data (excluding the column headings) into the relevant columns of the CLASS template, ensuring that you do not paste over the template column headings and only add data requested in the template.
- 3 The Gender, Date of Birth, Job Title, Postcode and Salary columns are mandatory.
- 4 Save the completed sample data sheet by selecting '**File**' then '**Save As**' from the menu. Rename the template and save the file to an appropriate location, ensuring that it is saved as an .xls file type.
- 5 Returning to the CLASS data screen, select '**Browse**'. Find the file you saved and select '**Open**'. Once the file name is successfully displayed, select '**Load**'.

Once you have uploaded the member data, CLASS will begin processing the job titles you have entered. During the processing, you may see the following screen:



Occupation matching times can vary, depending on the number of employees covered, the time of day you are uploading the data, and most importantly, the number of unique job titles included.

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- For further help with uploading data click the relevant question mark symbol.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 4

### Renewing a policy

### Member data

#### Manual occupation selection

If CLASS is not able to find a matching occupation for the job title you have entered, you will need to select the most appropriate from a drop down list, as shown below.

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- You will need to select a category for any new members included on the data.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## Section 4

### Renewing a policy

#### Member data

##### Summary page

##### Single Premium Costed policies


CLASS will now provide a summary of the membership information you have entered.


##### Unit Rated Costed policies

CLASS will now provide a summary of the Total Salary Roll and Number of Lives along with the Total Sum Assured/Benefit.

canada life

Canada Life Group Insurance Website





CLASS home

Contact us

Help

Sign Out

**eRenewal and Quotes**

HomeCover confirmationMember dataConfirmation

**Member renewal details - summary**

From the membership details you have entered, we have calculated the renewal totals shown below. Please review the information and select 'Continue' to confirm the data is correct. To make amendments to the data please select 'Back' to review data.

Renewal date: 04 August 2019

Number of lives: 45


Total salary roll: £2,352,026


E15225/1/L


Total sum assured/benefit: £12,310,288

Free cover limit: £1,250,000 Benefit

Please note that these totals reflect the potential benefits to which members are entitled under the eProduct(s) in line with the chosen cover options. If any members have previously been restricted during medical underwriting, these totals will be adjusted accordingly when calculating the cost for the new policy year.

 Save for later and exit

 Back

Continue

## CLASS Help



**Click here**

to return to contents page

### + Remember

- You can save this page and return at a later date to complete the eRenewal.



### Any Questions?

Call the CLASS team on

**0345 223 7137**




## Section 4

### Renewing a policy

#### Renewal quote

If the policy is due a rate review or the membership changes by more than 25%, the quote will be displayed on this page. Click **'Get Quote'** or **'Continue'** to complete the renewal. A link to the new quote will be emailed to you shortly after.

If you're getting an estimated cost by entering inaccurate data, you will be able to exit at this stage with the estimation and return later with the final data to complete the renewal.

canada  Canada Life Group Insurance Website  

CLASS homeContact usHelpSign Out

**eRenewal and Quotes**

HomeCover confirmationMember dataConfirmation

**Quotation**

We are pleased to provide a renewal quotation.  
New rates and policy conditions will apply from this renewal - a summary of the quotation is shown below. You can save this for later or obtain the full quotation by selecting either the Get Quote or the Continue button below.

**Quotation Summary**

Effective date:04 August 2019

Number of lives:45

Total salary roll:£2,352,026

**E15225/1/L**

Total sum assured/benefit:£12,310,288


Unit rate:£1.302 % Sum Assured


Annual premium:£16,027.99


Free cover limit:£1,250,000 Benefit

Payment frequency:Annually by Cheque

Commission:0%

 Save for later and exit

 Get Quote

Continue

## CLASS Help



**Click here**

to return to contents page

### + CLASS Tip

- You will receive an automated email with your statement of accounts when you renew your policies via CLASS.
- Note that this is only applicable for policies for 10 or more lives. New quotes are not issued on single premium costed policies.



### Any Questions?

Call the CLASS team on

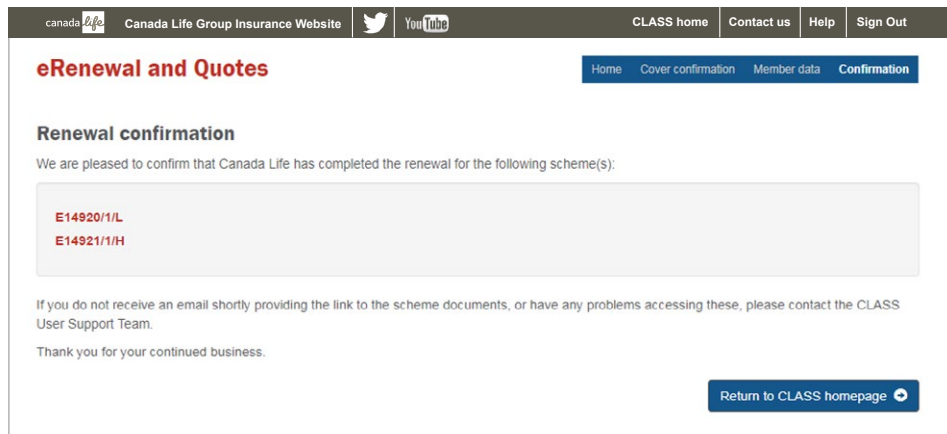
**0345 223 7137**

## Section 4

### Renewing a policy

#### Renewal confirmation

Once you tick this box and press '**Continue**', CLASS will send you an automatic email with a link to the post-renewal pack. This pack includes the statement of account, invoice or Direct Debit advance notice as appropriate, and pre-populated health declarations for those requiring underwriting. Due to Direct Debit scheme rules, an advance notice detailing the proposed payment schedule will also be sent directly to the client.



The screenshot shows the 'eRenewal and Quotes' section of the CLASS website. The header includes the Canada Life logo, 'Canada Life Group Insurance Website', and social media icons for Twitter and YouTube. Navigation links include 'CLASS home', 'Contact us', 'Help', and 'Sign Out'. A sub-header 'eRenewal and Quotes' is followed by a breadcrumb trail: 'Home > Cover confirmation > Member data > Confirmation'. The main heading is 'Renewal confirmation'. The text states: 'We are pleased to confirm that Canada Life has completed the renewal for the following scheme(s):'. Below this, a box lists two schemes: 'E14920/1/L' and 'E14921/1/H'. A note follows: 'If you do not receive an email shortly providing the link to the scheme documents, or have any problems accessing these, please contact the CLASS User Support Team.' Below that is the text 'Thank you for your continued business.' and a button labeled 'Return to CLASS homepage' with a circular arrow icon.

## CLASS Help



**Click here**

to return to contents page

### + Remember

- If you have any questions please call the CLASS team on **0345 223 7137**.
- It is important to input the accurate data if possible, if you have selected that you are not using accurate data, you will not be able to complete the renewal.



### Any Questions?

Call the CLASS team on

**0345 223 7137**

## We're here to help

### Dedicated support team

The team is ready and waiting to address any queries you may have concerning CLASS.

All enquiries they receive are guaranteed to be completed within one working day.



**0345 223 7137**



**Class@canadalife.co.uk**



**Monday to Friday 9am to 5pm**

### CLASS resources

You can find extra resources on our website at:



**[www.canadalife.co.uk/class](http://www.canadalife.co.uk/class)**



Canada Life Limited, registered in England no. 973271 Registered office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA

CLFIS (UK) Limited, registered in England no. 04356028 is an associate company of Canada Life Limited.

Registered Office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA

Canada Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Canada Life and design are trademarks of The Canada Life Assurance Company.

GRP878 – 822R(A)