

Group Critical Illness

Cover for an individual who is absent from work (temporary absence provisions)

How it Works

Product Information

Cover for an individual who is absent from work

Introduction

The normal circumstances when an individual is absent and continued cover is required are:

- sickness or disability
- entitlement to statutory leave
- being granted a leave of absence

Notes

Statutory leave includes:

- adoption leave,
- maternity leave,
- parental bereavement leave,
- paternity leave,
- shared parental leave.

A leave of absence can include:

- compassionate leave,
- a career break,
- extended holiday.

Cover if absent on the commencement date of the policy where cover is transferring from another group insurer

Individual consideration will be given in all circumstances. In order for us to make our decision full details, including the reason, of those affected will be needed.

If we are able to provide cover, we will limit the period we will insure the individual to a maximum of that which had been imposed by the previous insurer's temporary absence provisions. See example below.

Example - employee transferring

First absent	2 January 2015
Policy transferred	1 April 2016
Reason	Sickness
Previous insurers terms	3 years
Cover ceases	1 January 2018

Notes

This also applies if groups of employees are added after the commencement date of the policy, for example TUPE transfers or following a merger or an acquisition.

Our terms, if different to those offered by the previous insurer, will only apply to an individual who is absent on the commencement date once they have returned to work.

Cover if absent on the commencement date of the policy, where there is no previous insurance

Individual consideration will be given in all circumstances. In order for us to make our decision, full details including the reason of those affected will be needed.

If we are able to provide cover, we will confirm any limitations we wish to impose, how long we will provide cover and the benefits we will insure.

Cover if absent on the date of joining the policy

If an individual meets all the agreed entry criteria, they will benefit from the same terms which are granted to those whose absence commences after they are already insured by us.

How long will cover continue if absent due to sickness, disability or statutory leave?

Cover will continue until the individual returns to work or reaches the cease age, if earlier.

Notes

This is dependent on the individual still meeting the eligibility criteria including being employed by one of the organisations we have agreed to insure.

The cease age will be that applicable on the date of last attendance at work.

The period when cover is provided will be subject to the terms advised previously in section, 'Cover if absent on the commencement date of the policy where cover is transferring from another group insurer'.

How long will cover continue if absent for any other reason other than sickness, disability or statutory leave?

Cover will continue for a maximum period of three years from the date the absence commenced, provided the cease age is not attained prior to reaching the maximum period allowed.

Notes

This is dependent on the individual still meeting the eligibility criteria including being employed by one of the organisations we have agreed to insure.

The cease age will be that applicable on the date of last attendance at work.

The period when cover is provided will be subject to the terms advised previously in section, 'Cover if absent on the commencement date of the policy where cover is transferring from another group insurer'.

Examples where individual was first absent - 2 January 2020

Example	Cover continues to cease age	Cover ceases after three years
Reason	Sickness	Career break
Cover ceases	Agreed policy cover cease age for the individual affected on the 2 January 2016	1 January 2023

Benefit increases if absent

Salary based benefits will continue to be insured on the amount applicable at the individual's date of last attendance at work. We do allow increases, but these are limited to the lesser of:

- the general level of increases in basic salaries or wages awarded by the individual's employer
- the [increases in the Average Weekly Earnings Statistic \(including bonuses\)](#), published by the UK Office for National Statistics (EARN01 – AWE Total Pay Index)

Notes

Benefits must be recalculated and correctly declared at each annual revision date in line with the increases allowed.

Increases due to any other circumstances are not allowed unless otherwise agreed.

Important information

In order for the cover to be maintained, all absentees have to be shown on data provided and premiums requested paid.

The date when first absent and the reason needs to be provided when rates are being reviewed. Further information can be found in our document '[What is needed to provide a quote](#)'.

Failure to provide this may lead to premium rates being revised or claims being declined.

How to contact us

By email

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Monday to Friday 9am to 5pm



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