

Death Claim

The processing of a claim may involve correspondence with medical consultants, our underwriters and/or our reassurers. Consequently it may be some weeks or months before we are in a position to confirm if your claim has been agreed. We will aim to process your claim as soon as possible and thank you for your patience.

Please note we may require Manx Grant of Probate, additional details are available on request.

Canada Life International Limited (CLI)/CLI Institutional Limited (CLII) are not responsible for any undue delay because the client/deceased held a suspended asset. CLI/CLII will only make full and final settlements and are therefore unable to make part payments.

Please complete in **BLOCK CAPITALS** and tick small boxes where appropriate.

Deceased's name	<input type="text"/>
Policy number(s)	<input type="text"/>

Name and address for correspondence to be sent.	<input type="text"/>		
	<input type="text"/>		
	Postcode	<input type="text"/>	<input type="text"/>
E-mail	<input type="text"/>		
Contact telephone number	<input type="text"/>	We will contact you if we have a query on your claim.	
Alternative contact number	<input type="text"/>		

I/We claim as:	Personal representative	<input type="checkbox"/>	Trustee	<input type="checkbox"/>	Assignee	<input type="checkbox"/>
	Executor or administrator	<input type="checkbox"/>	Owner defined in policy	<input type="checkbox"/>		

Has any person claiming been bankrupt or insolvent, or did he/she execute any deed (for the benefit of creditors) since becoming interested in this policy(ies)? Yes No

If 'Yes', please confirm when and where.

Was the deceased at any time bankrupt or insolvent, or did he/she execute any deed for the benefit of creditors? Yes No

If 'Yes', please confirm when and where.

Please complete in BLOCK CAPITALS and tick small boxes where appropriate

Did the deceased have any other life insurance policies which are being claimed on? Yes No

If 'Yes', please confirm which company.

Please tick one of the following options:

BACS Payments (UK Clearing Banks only) Telegraphic transfer (see note [iii])

Name and address of bank

Name and address of bank			
			Postcode

Account name

Account number

Sort code

Swift code

IBAN number (Euro payment only)

- (i) BACS payments may take approximately three business days to reach your account.
- (ii) A charge will be levied for telegraphic transfers by our bankers and any intermediary banks.
- (iii) The claim proceeds can only be released upon receipt of the original 'wet ink' copy of the Death Claim form.
- (iv) Instructions received after 12 noon will be processed on the next working day. The Company reserves the right not to make service standard payments for instructions that may require manual processing due to your policy/policies being linked to suspended or deferred funds.
- (v) The Company is only obligated to pay the proceeds to an account in the name of the policyholder. Where a policy is held jointly, payment can be made to an account in the name of one or more of the individual policyholders.

We may request documents to verify the identity and residential address of all the individual policyholders (or the relevant equivalent documentation if any of the individual policyholders are companies, partnerships or other entities) before we make a payment.
- (vi) Requests to make payment to a third party unconnected to the policy will be accepted at the sole discretion of the Company. An explanation of the relationship between the policyholder and the payee will be requested in order to assist us with our decision.

Where we decide that payment can be made to a third party, documents to verify the identity and residential address of the receiving individual(s) (or the relevant equivalent documentation for companies, partnerships or other entities) will be required prior to us making payment.
- (vii) The Company will only pay the proceeds of the policy after receiving settlement of proceeds from the sale of units in all the linked funds.
- (viii) Where payment is to be made in a foreign currency, the Company will attempt to obtain the latest rate available from its bankers, but can take no responsibility for that exchange rate.
- (ix) Please note that any monies you request to be paid in a foreign currency, or that you request to be paid in sterling to a foreign bank account, could be delayed if you have not supplied the IBAN for the account.
- (x) The Company reserves the right to withhold payment of the proceeds if additional information is needed to satisfy its obligations under Isle of Man anti-money laundering regulations.

Please refer to the Company's Guide to Anti-Money Laundering and Preventing the Financing of Terrorism (reference ID3034) for details of documents which are acceptable to verify the identity of individuals, companies, partnerships and other entities.
- (xi) The Company reserves the right to withhold payment of the claim proceeds if additional information is needed to satisfy its obligations under Isle of Man international tax compliance regulations.

Where additional information is required, we will require completion of the appropriate Data Capture or Self Certification Form for individuals (reference ID6275 or ID6277) or trusts, companies and partnerships (reference ID6276 or ID6503/ID6504).

Data Protection Notice

Any personal information you may provide to Canada Life International Limited (CLI) or CLI Institutional Limited (CLII) as data controller will be treated in accordance with the Isle of Man Data Protection Act (as amended)

(CLI & CLII will be defined as 'Canada Life' in the remainder of this notice).

By signing this form you consent to Canada Life using and sharing your personal information as set out in this notice including, without limitation, the processing of sensitive personal data.

If submitting personal information about another person, by signing this form you confirm that you have their consent to provide such information to Canada Life and for their information to be used as set out in this notice.

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 an underwriting engine 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 professional 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 professional 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 will ensure there are contractual arrangements in place with those organisations who have appropriate organisational and technical measures 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 Notice
(continued)**

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 International Limited,
Canada Life House,
Isle of Man Business Park,
Douglas,
Isle of Man, IM2 2QJ

CLI Institutional Limited,
Isle of Man Business Park,
Douglas,
Isle of Man,
IM2 2QJ

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 addresses are:

Isle of Man: Information Commissioner's Office, First Floor, Prospect House, Prospect Hill, Douglas, Isle of Man, IM1 1ET

The full version of our DPN can be found on our website, www.canadalife.co.uk or is available upon request by calling 0345 6060708.

This DPN is dated 5th March 2018. Any future updates will be made available as described above.

Declaration

I/We in the capacity indicated above hereby authorise and request CLI/CLII to make payment as specified and agree that such payment shall discharge CLI/CLII from all liabilities and claims arising out of or by virtue of the above policy(ies).

Please note: If this policy has been written in trust, all trustees must sign this document, and payment will be made payable to all trustees unless written authority to pay proceeds to another party or parties is received (from all trustees). Trustees must make sure that monies are used in accordance with the terms of the trust.

I/We certify that I am/we are entitled to the proceeds of the policy(ies). I am/we are not an undischarged bankrupt, that no receiving order has been made against me/us, and that the policy(ies) has not been assigned or transferred nor has any person any rights to the policy(ies) other than:

	Claimant/Executor/Trustee (1)	Claimant/Executor/Trustee (2)
Signature	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value=" / / 20"/>	<input type="text" value=" / / 20"/>
	Claimant/Executor/Trustee (3)	Claimant/Executor/Trustee (4)
Signature	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>	<input type="text"/>
Date	<input type="text" value=" / / 20"/>	<input type="text" value=" / / 20"/>



Canada Life International Limited, registered in the Isle of Man no. 33178. Registered office: Canada Life House, Isle of Man Business Park, Douglas, Isle of Man IM2 2QJ. Telephone: +44 (0) 1624 820200 Fax: +44 (0) 1624 820201 www.canadalifeint.com Member of the Association of International Life Offices.

CLI Institutional Limited, registered in the Isle of Man no. 108017C. Registered office: Canada Life House, Isle of Man Business Park, Douglas, Isle of Man IM2 2QJ. Telephone: +44 (0) 1624 820200 Fax: +44 (0) 1624 820201 Member of the Association of International Life Offices.

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