

# Life Insurance plus Critical Illness

## Key Facts

This document explains the main points of our individual Life Insurance plus Critical Illness policies. Unless specified otherwise, it covers both **Level Term** and **Decreasing Term** policies. Please read it with your Acceptance Terms and keep it with the documents relating to your policy.

The Financial Conduct Authority is the independent financial services regulator. It requires Canada Life Limited to give you this important information to help you to decide whether a **Life Insurance plus Critical Illness** policy is right for you. You should read this document carefully so that you understand what you are buying and then keep it safe for future reference.

7 March 2019



# Key Facts

## Life Insurance plus Critical Illness

Our policy is designed to make a payment if you or one of your children die during the term of the policy or suffer one of the specified critical illnesses. If you have a Decreasing Term policy, the cover amount decreases each month over the term of the policy.

This document covers both Level Term and Decreasing Term policies.

You may see our Life Insurance plus Critical Illness policies called CanProtect Level Term Plus and CanProtect Decreasing Term Plus in other policy documentation.



### Your cover

Will make a payment if you:

- die, or
- are diagnosed with, or undergo the specific surgery described for, one of the listed core critical illness conditions or one of the listed additional critical illness conditions and survive for at least 14 days from when you are diagnosed; or
- are diagnosed with a terminal illness and are not expected to live more than 12 months.

Will make a payment if one of your children:

- dies; or
- is diagnosed with, or undergoes the specific surgery described for, one of the core critical illness conditions, one of the additional critical illness conditions or one of the children's specific critical illness conditions and survives for at least 14 days from when they are diagnosed.

### Your commitment

- To make regular monthly or yearly payments until the policy ends.
- To let us know if any information about you is incorrect.
- To answer all questions in the application honestly and take care to make sure you answer correctly.

### Risk factors

- If you stop paying, your policy will end 60 days after your last payment and the cover will end.
- If the information you or your professional adviser provided about you (for example, your age, height, weight, smoking status, medical history, hobbies and pastimes) is incorrect then the policy may not pay out or may pay a reduced amount.
- You can read the full terms and conditions in your **Policy Provisions** (reference ID10007) which, together with the information provided about you online, form the legally binding contract between you and us. This is based on our understanding of relevant legislation as at February 2019 and could be subject to change in the future.
- If you are in any doubt you should seek professional advice.

## What is the policy and when does it pay out?

- It is an insurance policy that makes a payment if you:
  - die or become totally and permanently disabled<sup>1</sup> during the term of the policy, as stated in your policy schedule which accompanies your policy provisions, or
  - are diagnosed with a terminal illness while the policy is in place and are not expected to live for more than 12 months.
  - are diagnosed with, or undergo the specific surgery described for, one of the specified core critical illness conditions (see page 7) or one of the specified additional critical illness conditions (see page 8). You must survive for at least 14 days from when you are first diagnosed in order to make a claim.
- If you make an additional critical illness claim, the policy will pay 25% of the cover amount, up to a maximum of £25,000.
- For the Life Insurance plus Critical Illness Decreasing Term policy, the cash sum reduces each month over the life of the policy.

Provided the rate of interest on your loan does not exceed 8%, the value of your Life Insurance plus Critical Illness Decreasing Term policy, should be sufficient to repay the loan. This assumes you take out enough insurance and your mortgage repayments are up to date.

<sup>1</sup> If you have Total and Permanent Disability cover.

- You can take out the policy on your own life or jointly with someone else, usually a partner, spouse or registered civil partner.
- The policy ends once the full payment has been made as a result of your death, a terminal illness, an adult core critical illness condition or, if included, total and permanent disability.
- We will make the payment to the person entitled to receive it.
- If we make a payment for an additional illness claim or children's specific critical illness the policy will continue in case you need to make another claim.
- The policy also provides serious accident benefit for adults.
  - We will pay £7,500 if you are in a hospital or another recognised medical establishment, with physical injuries for a minimum of 28 consecutive days immediately following an accident. Your physical injuries must have resulted solely and directly from unforeseen, external and visible means and must be independent from any other cause. The maximum number of serious accident benefit payments is 2.
- You can cancel the policy within 30 days of receiving the document 'Cancellation Form' from us (see page 13).
- The policy has no saving or investment element and can not be changed for cash at any time.

## What benefits are provided for children under our policy?

- Children's critical illness cover is provided for all eligible children (see page 9 for the definition of an eligible child).
  - We will pay 50% of the cover amount, up to a maximum of £25,000, if one of your children is diagnosed with, or undergoes the specific surgery described for:
    - one of the core critical illness conditions listed on page 7; or
    - one of the children's specific critical illness conditions listed on page 9; or
    - We will pay 25% of the cover amount, up to a maximum of £25,000, if one of your children is diagnosed with, or undergoes the specific surgery described for, one of the additional critical illness conditions listed on page 8.
  - We will pay 50% of the cover amount, up to a maximum of £25,000, if a claim cannot be made under any other core or child specific critical illness and your child is diagnosed with a terminal illness and is not expected to live for more than 12 months.
  - We will pay the children's funeral cover of £10,000 if one of your children dies.

## Questions and answers

### What cover is provided as standard?

Summary of benefits	Number of conditions the policy covers	Reason for making a claim	Payment details (amount and/or percentage)	Maximum number of payments		What happens to the policy after a payment is made?	What happens to the cover amount?
				Single life plans	Joint life plans		
Life cover		Adult death	Cover amount	1	1	policy ends	Paid in full
Adult terminal illness claim		Adult terminal illness not expected to live for more than 12 months	Cover amount	1	1	policy ends	Paid in full
Critical Illness (CI) core conditions cover	52	Adult critical illness claim	Cover amount	1	1	policy ends	Paid in full
Serious accident benefit (does not apply to children and not included in the 52 CI core conditions)	1	Adult serious accident claim	£7,500	2	2	policy continues	100% intact
Additional critical illness benefit (not included in the 52 CI conditions*)	44	Adult critical illness claim	The lower of £25,000 or 25% of the cover amount	4†	6†	policy continues	100% intact
Critical Illness core conditions, 6 children's specific CI conditions	57	Child critical illness claim	The lower of £25,000 or 50% of the cover amount	4†	6†	policy continues	100% intact
Children's terminal illness claim		Child terminal illness not expected to live for more than 12 months	The lower of £25,000 or 50% of the cover amount	4†	6†	policy continues	100% intact
Additional critical illness benefit (not included in the 57 CI conditions*)	44	Child critical illness claim	The lower of £25,000 or 25% of the cover amount	4†	6†	policy continues	100% intact
Children's funeral cover		Child death claim	£10,000	2	2	policy continues	100% intact

† This is the overall maximum number of payments which applies to both the additional critical illness benefit and children's critical illness cover.

\* Any additional critical illness benefit payments won't affect your chosen cover or the premium paid and makes sure that the overall amount of cover remains intact.

### What optional cover is available?

Summary of benefits	Reason for making a claim	Payment details (amount and/or percentage)	Maximum number of payments		What happens to the policy after a payment is made?	What happens to the cover amount?
			Single life plans	Joint life plans		
Total and permanent disability cover	Adult total and permanent disability claim	Cover amount	1	1	policy ends	Paid in full
Waiver of Premium	Waiver of Premium claim	Premiums are paid for duration of incapacity	N/A	N/A	policy continues	100% intact

## Which critical illness conditions am I and my children covered for?

Canada Life complies with the ABI **Guide to Minimum Standards for Critical Illness Cover**. The Statement aims to protect consumers and help them understand and compare critical illness policies.

Please see the **Critical Illness Definitions Guide**, for full details of the conditions covered.

The policy provides cover for:

**52** Core critical illness conditions for you (51 for your children<sup>1</sup>)

**44** additional critical illness conditions for both you and your children

**6** children's specific critical illness conditions

### Accelerated surgery benefit

We will pay the benefit early when you, or your child, meets the critical illness definition and is placed on an official UK waiting list for a specific surgery:

- Aorta graft surgery
- Coronary artery by-pass graft
- Heart valve replacement or repair
- Major organ transplant
- Peripheral vascular disease
- Pulmonary artery surgery
- Removal of a complete lung
- Severe Crohn's disease
- Structural heart surgery
- Syringomyelia or syringobulbia
- Ulcerative colitis

## Core critical illness conditions

- **Aorta graft surgery**

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- **Aplastic anaemia**  
with permanent bone marrow failure

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- **Bacterial meningitis**  
resulting in permanent symptoms

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- **Benign brain tumour**  
resulting in permanent symptoms or with specified treatment

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- **Benign spinal cord tumour**  
resulting in permanent symptoms or with specified treatment

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- **Blindness**  
permanent and irreversible

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- **Brain abscess**  
with specified treatment

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- **Brain injury due to anoxia or hypoxia**  
resulting in permanent symptoms

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- **Cancer**  
excluding less advanced cases

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- **Cardiac arrest**  
with insertion of a defibrillator

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- **Cardiomyopathy**  
of specified severity

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- **Cauda equina syndrome**  
with permanent symptoms

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- **Chronic lung disease**  
advanced stage respiratory failure

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- **Coma**  
resulting in permanent symptoms

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- **Coronary artery by-pass graft**

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- **Creutzfeldt-Jakob disease**  
resulting in permanent symptoms

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- **Deafness**  
permanent and irreversible

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- **Dementia**  
resulting in permanent symptoms

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- **Encephalitis**  
resulting in permanent symptoms

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- **Heart attack**

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- **Heart failure**

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- **Heart valve replacement or repair**

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- **HIV infection**  
caught from a blood transfusion, physical assault or accident at work

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- **Intensive care**  
requiring mechanical ventilation for 10 consecutive days.

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- **Kidney failure**  
requiring permanent dialysis

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- **Liver failure**  
of specified severity

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- **Loss of hand or foot**  
permanent physical severance

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- **Loss of independence**

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- **Loss of speech**  
total permanent and irreversible

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- **Major organ transplant**  
from another person

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- **Motor neurone disease**  
resulting in permanent symptoms

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- **Multiple sclerosis**  
with clinical symptoms

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- **Myasthenia gravis**  
with specified symptoms

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- **Neuromyelitis optica (Devic's disease)**  
with clinical symptoms

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- **Paralysis of a limb**  
total and irreversible

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- **Parkinson's disease**  
resulting in permanent symptoms

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- **Parkinson plus syndromes**  
resulting in permanent symptoms

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- **Peripheral vascular disease**  
requiring bypass surgery

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- **Primary pulmonary arterial hypertension**  
of specified severity

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- **Pulmonary artery surgery**

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- **Removal of a complete lung**

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- **Removal of an eyeball**  
due to injury or disease

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- **Rheumatoid arthritis**  
of specified severity

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- **Severe Crohn's disease**  
treated with two surgical intestinal resections or removal of entire large bowel

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- **Spinal cord stroke**  
resulting in persisting symptoms

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- **Stroke**  
resulting in persisting symptoms

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- **Structural heart surgery**

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- **Syringomyelia or syringobulbia**  
with surgery

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- **Systemic lupus erythematosus**  
with serious complications

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- **Third degree burns**  
covering at least 20% of the surface area of the body or 20% of the face or head

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- **Traumatic brain injury**  
resulting in permanent symptoms

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- **Ulcerative colitis**  
treated with total colectomy (removal of the entire bowel).

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## Additional critical illness conditions

- **Aortic aneurysm**  
with endovascular repair
- **Aplastic anaemia**  
of specified severity
- **Carotid artery stenosis**  
with surgical repair
- **Central retinal artery or vein occlusion**
- **Cerebral or spinal aneurysm**  
with specified treatment
- **Cerebral or spinal arteriovenous malformation** with specified treatment
- **Chronic hepatitis B or C**
- **Coronary angioplasty**  
with specified treatment
- **Crohn's disease**  
treated with intestinal resection
- **Diabetes mellitus Type 1**
- **Drug resistant epilepsy**  
treated with invasive surgery to brain tissue
- **Guillain-Barré syndrome**  
with persisting clinical symptoms
- **Infective bacterial endocarditis**
- **Less advanced cancers:**
  - **anus** – treated with surgery
  - **appendix, colon or rectum** – treated with surgery
  - **bile ducts** – treated with surgery
  - **breast** – treated with surgery
  - **cervix** – treated with surgery
  - **gall bladder** – treated with surgery
  - **larynx** – with specified treatment
  - **lung and bronchus** – with specified surgery
  - **oesophagus** – with surgery to remove the tumour
  - **oral cavity or oropharynx** treated with surgery
  - **ovary** – with surgery to remove an ovary
  - **pancreas** – treated with surgery
  - **renal pelvis and ureter** – of specified severity
  - **prostate** – requiring treatment
  - **small intestine** – treated with surgery
  - **stomach** – treated with surgery
  - **testicle** – with specified surgery
  - **thyroid** – treated with surgery
  - **urinary bladder** – of specified severity
  - **uterus** – treated with specified surgery
  - **vagina** – treated with surgery
  - **vulva** – treated with surgery
- **Non-invasive gastro intestinal stromal tumour**
- **Non-malignant pituitary gland tumour**  
with specified treatment
- **Pericarditis**  
chronic constrictive pericarditis or requiring surgery
- **Permanent pacemaker insertion**  
for heartbeat abnormalities
- **Removal of one or more lobes of the lung**
- **Severe sepsis**
- **Significant visual loss**  
permanent and irreversible
- **Third degree burns**  
covering 10% of the surface area of the body or 10% of the face or head
- **Urinary bladder removal**

## Children's specific critical illness conditions

A child becomes eligible for the children's specific critical illness cover 12 months after the start of the policy.

- **Cerebral palsy**

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- **Children's intensive care benefit**

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- **Cystic fibrosis**

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- **Hydrocephalus**

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- **Muscular dystrophy**

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- **Spina bifida myelomeningocele or myeloschisis**

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### Definition

An eligible child is a...

- natural child;
- legally adopted child (who will be covered from the date of their adoption); or
- step child by marriage or registered civil partnership (who will be covered from the date of marriage or civil partnership);

and who is:

- younger than 18 years; or
- younger than 22 years and attending school, college or university full time during the period of cover (this includes work placements but excludes breaks from education, such as a gap year).

All children's core, terminal illness and additional critical illness claims must be in respect of an eligible child who is:

- at least 30 days old when symptoms began or the condition becomes evident or death occurs (children's funeral cover).

## What other benefits or options are available?

### Accidental Death Benefit while we assess your application

The unexpected can happen at any time so we provide free accidental death benefit for up to 90 days while we are assessing your application, up to the time we offer terms under which we will cover you. The amount of cover is the total life cover on all your applications up to a maximum of £300,000.

The cover starts once all the application details have been submitted and ends when the first of these events happens:

- 90 days from receipt of the application details; or
- We accept, decline or postpone cover; or
- You indicate that you do not want to proceed with the application.

The benefit is paid on the death of an applicant as a result of bodily injury caused by accidental, violent and visible means. Death must occur within the 90 days period.

We will not pay any claims where the accidental death is caused by suicide, self-inflicted injury, hazardous pursuits, alcohol or drug abuse, war or civil commotion, flying (other than as a passenger in a commercially licensed aircraft) or accidents that happened before you applied.

The death benefit will only be paid once either under the Accidental Death Benefit or the policy itself.

### Waiver of premium benefit

You can add waiver of premium benefit at the start of your policy for an extra cost:

- We will pay your premiums if, before your 70th birthday or the end date if earlier, you are unable to work as a result of illness or incapacity (subject to a minimum deferred period of 13 weeks).
- When you make a claim under the waiver of premium benefit then we will assess the claim against the occupation you had when you took out the policy.
- When you no longer meet the eligibility criteria your claim will end and you will be responsible for paying premiums again.
- The waiver of premium benefit can be removed from the policy at anytime. However, once the benefit has been removed it cannot be re-added.

### Total and Permanent Disability

You can add total and permanent disability benefit at the start of your policy for an extra cost:

- We will make a payment if you become totally and permanently disabled and the disability is expected to last throughout your lifetime with no prospect of improvement.

### Inflation-linked option

You can choose to add the inflation-linked option to Level Term plans at the start of your policy to help protect the cover amount against the effects of inflation. Each year we will give you the option to increase your cover amount by the change in the Retail Prices Index (RPI). We will limit the increase in RPI to a maximum increase of 10% and it will never go down if RPI turns negative.

Your premiums will increase at a higher percentage than the cover as the cost of providing cover gets more expensive with age.

If you decide not to increase the cover amount we won't offer to increase it again.

This option is not available to Decreasing Term policies.

## Increase options

Circumstances change over time and you may want to increase your cover. Our policy may allow you to increase it at specified events without needing to provide further information about your state of health.

Increase options are included in your policy unless our quotation (also called Personalised illustration or Acceptance Terms) states they are not included. These are only available if you are aged 54 or under when you make the increase.

At any single specified event the most you can increase by is 50% of the initial cover amount or £150,000, whichever is lower. You can increase your cover amount again at subsequent specified events up to a total maximum increase in the cover amount of £200,000.

The specified events we allow are:

- Getting married or entering into a civil partnership; or
- Birth or adoption of a child; or
- Increasing your mortgage due to moving into a new property or making home improvements; or
- An increase in your salary of 10% or more as a result of promotion, gaining a recognised professional qualification or change of employer or job.

If the increase option does not meet your needs or is not available, you may still be able to change your policy, however you will have to provide up to date information about your state of health and lifestyle.

## Is there a maximum amount of Life Insurance plus Critical Illness cover I can have?

Yes, the table below shows the maximum amount of cover you can apply for based on your age at the time of your application:

Your current age(s) when you applied for the policy	Maximum guaranteed cover amount
18 – 40	£750,000
41 – 45	£450,000
46 – 50	£350,000
51 – 60	£200,000
61 – 65	£100,000
66 and over	£0

- These limits:
  - apply across all of your Life Insurance plus Critical Illness Level Term and Decreasing Term policies but do not apply to any other Canada Life policy.
  - apply to each adult individually. For example, for 2 adults, both aged 50, taking out a joint life policy, the maximum cover amount would be £350,000. If the same adults took out 2 single life policies then the maximum amount of cover under each policy would also be £350,000.
  - do not include increases in sum assured after the policy has commenced as a result of use of the inflation-linked option or the use of an increase option.
- If at the point of making a claim it becomes evident that the total of cover, for all of your Life Insurance plus Critical Illness policies, is more than the limits shown, then we will pay the relevant limit (shown above). We will refund any overpaid premiums.

### How much will my payments be?

- Your **Acceptance Terms** shows the amount you will need to pay for your chosen benefits. This cost will not increase.
- Your cost is based on a number of factors. These include:
  - the amount of insurance
  - your age(s)
  - your occupation(s)
  - whether you take part in a hazardous pastime
  - your health and medical history
  - whether you smoke or have previously smoked
  - the length of time your policy lasts
  - our charges
  - whether you have selected the waiver of premium benefit
  - whether you have selected the total and permanent disability benefit
  - whether you have selected the decreasing cover basis or not.

### What are the charges?

- Your payments include the cost of providing the insurance.

### What if I stop paying?

- Your policy will end 60 days after the last payment was paid. You cannot exchange the policy for cash because it is designed to provide protection insurance cover and is not a savings plan. If you decide to stop paying, the cover provided will end and the policy will stop without value.
- It is only possible to restart the policy within 30 days of it ending. You will have to make any outstanding payments.

### Can I change from yearly to monthly payments?

- You can change from yearly to monthly, or monthly to yearly, at the policy anniversary. You may also select which day of the month you want us to collect the payment. All payments must be made by Direct Debit instruction.

### Can cover continue after a claim?

- The policy will always end after the payment of the full sum assured.
- However, if a person makes a claim under a joint-life policy, the person who did not claim can ask us for a replacement policy just for him or her.
- The new policy will be a single life policy on the same terms as the existing policy and the person will not need to provide any more health or lifestyle information.

### What about tax?

- The claim payment is normally free from all UK Capital Gains and Income Tax.
- Death benefits may be subject to inheritance tax unless you put the policy in trust. Your professional adviser can give you more details of how this works.
- The information regarding taxation is based on our understanding of current legislation as at March 2019 which may be altered and depends on your financial and other circumstances.

### Can I change my mind?

- You have the right to change your mind and cancel the policy within 30 days of receiving the Cancellation Form from us.
- If you change your mind within the 30 days and do not want the policy, we will give you your money back.

### Can I change a joint-life policy if my circumstances later change?

- You may be able to split a joint life policy into two single life policies if you divorce or your civil partnership is dissolved. This is only available if the policy has been taken out to protect a mortgage and a new mortgage is being taken out or the existing one rearranged in the name of only one of the lives being covered. The cover amount and the length of time the policy lasts under each single life policy cannot be greater than under the original joint-life policy.

### Can I change the sum assured and policy term after the policy has been started?

- If you need to change the cover amount or the length of time the policy is in force you can ask us to amend it.
- Where you increase the amount of cover, or increase the length of time the policy is in force, we will ask you to provide us with up to date health and lifestyle information so we can assess whether we can provide cover and on what terms.

### How do I make a claim?

- To make a claim, please contact our Customer Services Department (see page 15 – ‘How to contact us’).
- When a claim is made, we may make further enquiries about the cause of death, the terminal illness, the total and permanent disability or the specific critical illness being claimed for. Failure to provide the correct information could mean a delay in the payment of a valid claim.

### Where can I find out more?

We have more information and all our downloadable documents on our dedicated website

[www.canadalife.co.uk/individual-protection](http://www.canadalife.co.uk/individual-protection)

# Data Protection Notice

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

## Using personal information

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

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

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

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

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

## 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) and 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. This includes your spouse, other relatives, friends or your legal or financial adviser.
- we will not share non-medical information concerning you with your spouse, other relatives, friends or your legal or financial adviser unless you provide your consent to us in writing;
- for insurance related products, with your own doctor or relevant medical professionals; and/or
- in any circumstances if permitted or required to do so by law or if we have your consent to do so.

## International Transfers

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

## Retention of your personal data

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

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

You may have the right to require us to:

- provide you with further details on the use we make of your personal information or your special categories of data;
- provide you with a copy of the personal information that you have provided to us or which we hold;
- update any inaccuracies in the personal information we hold;
- delete any special category of data or personal information for which we no longer have lawful grounds to use;
- cease processing of your personal information that is based on consent, by withdrawing your consent to that particular processing;

- cease any processing based on legitimate interests grounds, unless our reasons for undertaking that processing outweigh any prejudice to your data protection rights; and
- restrict how we use your personal information whilst a complaint is being investigated.

In certain circumstances, we may need to restrict the rights listed above in order to safeguard the public interest (e.g. the prevention or detection of crime) and our interests (e.g. the maintenance of our legal responsibilities).

#### Data Protection Officer (DPO)

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

**Canada Life Limited, Canada Life Place, Potters Bar, Hertfordshire, EN6 5BA or by email at: [dpo@canadalife.co.uk](mailto:dpo@canadalife.co.uk).**

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

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

The full version of our DPN can be found on our website, [www.canadalife.co.uk](http://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.

## About Canada Life

### What we do

Canada Life Limited is company carrying out insurance business (also referred to as an insurance undertaking).

### Advice

Canada Life does not provide any form of financial advice or personal recommendation, whether direct or implied, in connection with the products and services we offer.

### Remuneration

Canada Life may pay some of our staff bonus payments which are linked to the number and/or value of the policies which we sell.

### Financial Strength

If you want to find out about our financial strength, including our solvency margin, you can view the Canada Life Limited Solvency and Financial Condition Report at [www.canadalife.co.uk/about-us/solvency-2](http://www.canadalife.co.uk/about-us/solvency-2)

## How to complain

If you would like to complain about any part of the service we have provided, please contact us using the details on this page.

If you are not happy with our response you can contact:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

**Phone:** 0800 023 4567 or 0300 123 9123

**E-mail:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal action against us.

## Compensation

If you have a valid claim against us and we are not able to meet our responsibilities in full, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about compensation arrangements and contact details are available on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

## Law

English law applies to all of our Life Insurance policies.

## How to contact us

Customer Services  
Department, Canada Life Limited,  
Canada Life Place, Potters Bar,  
Herts EN6 5BA



**0345 606 0708**  
lines are open  
Monday to Friday 9am – 5pm



[customer.services@canadalife.co.uk](mailto:customer.services@canadalife.co.uk)

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



Alternatively, please contact your professional adviser.



More information is available on our website: [www.canadalife.co.uk/individual-protection](http://www.canadalife.co.uk/individual-protection)

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