

# Group Income Protection

When does cover stop for individuals?

## How it Works

Product Information

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stop for individuals?

## Introduction

You need to decide on the age cover should cease if an individual still satisfies all the other criteria to be insured under the policy.

In order meet with legislative requirements the minimum cease age should be at least the UK State Pension Age (SPA).

The policy cease age must be clearly defined for each category of cover insured.

## Maximum cease age

The maximum cease age we will allow on our income protection policies is 70.

Flexibility is available up to the maximum.

Certain occupations may be restricted to a lower cease age for example professional sport.

See below for examples of cease ages chosen on our policies.

### Notes:

Cease age is one of the factors used in determining when a claim ceases.

## General information

If SPA changes and the policy cease age is linked to this, we will base an individual's cease age on their new SPA.

This will not apply to someone in receipt of income protection benefits. A claimant's cease age will be based on the SPA applicable at the date they last attended work.

We can, if required, maintain cover until the last day of the month following the attainment of the cease age.

We do not usually allow cover past age 65 for an equity partner unless the partnership agreement specifically allows for a higher age.

## Providing cover beyond the agreed cease age

This is usually required where cover on the policy ceases at SPA. We recommend that customers seek legal advice regarding providing continued cover in this manner as we believe that this may not satisfy the 2010 Equality Act.

If required, we are able to provide continued cover. We need to agree the revised cease age and cover will be subject certain criteria being met.

### Notes:

Where cover is already provided beyond the policy cease age, we can amend the policy cease age so that it matches the maximum already in place.

## Typical cease ages an employer may choose

	Example 1	Example 2	
Category of employee	All	Directors	All others
Cease age	State Pension Age	70	State Pension Age

## Cover ceasing for an individual who is insured by the policy

Cover will cease for a member on whichever of the following events is the first to occur:

- on ceasing to be employed by a company insured under the policy,
- on reaching the agreed cease age,
- on ceasing to satisfy any of the agreed criteria to be insured under the policy,
- on reaching the end of the period allowed for a temporary leave of absence,
- on ceasing to reside, or work in a country where we have agreed to provide cover,
- on reaching the end of their contract of employment, or
- on reaching the end of the period allowed in respect of claim payments.

## How to contact us

### By email

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### Call us

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