

Group Critical Illness Insurance

A Guide for Members

This is a summary of the terms and conditions and does not contain the full details of the cover. Your employer will have the full terms in their insurance policy document.

The terms and conditions of the cover provided may be changed periodically, either by your employer (the policyholder) or by Canada Life.

You should check with your employer at any time that you wish to see whether an illness or operation may be eligible for a claim payment.

Type of insurance and cover

The Group Critical Illness policy pays out a tax-free lump sum if you or your dependent children (all of these may be referred to sometimes as 'the claimant') receives a formal diagnosis of a specified critical illness (including cancer and heart attack), undergoes a specified serious surgical procedure (such as a heart transplant), or circumstances occur which means that the definition of an insured critical illness is met, providing you/they live for 14 days after the diagnosis or procedure.

You should be aware that cover is provided for a range of critical illnesses defined in the policy. Many have complex definitions and require the illness to be at an advanced stage or causing permanent symptoms before payment will be made.

You can make up to two claims as long as they are for different insured illnesses. Only one claim can be made for a child.

Definition of a Child

Any natural or legally adopted child or step child (by marriage or registered civil partnership) of the member who is:

- under 18 years old, or
- under 22 years old if they have remained in full-time education

at the time they suffer an insured illness.

This includes any child for whom the member has been granted a Special Guardianship Order.

Full time education means attending school, college or university full time and includes work placements that are part of the course. Any break from education such as a gap year is excluded.

What illnesses are insured?

Only the critical illnesses which are specified below are covered.

Full definitions of the critical illnesses covered can be obtained from your employer.

Cancer – excluding less advanced cases

Cardiac Arrest – followed by surgical implantation of a defibrillator

Coronary artery bypass grafts

Creutzfeldt-Jakob disease – resulting in permanent symptoms

Dementia including Alzheimer's disease – resulting in permanent symptoms

Heart attack – of specified severity

Kidney failure – requiring permanent dialysis

Major organ transplant – from another donor

Motor neurone disease – resulting in permanent symptoms

Multiple sclerosis – with persisting symptoms

Parkinson's disease – resulting in permanent symptoms

Stroke – resulting in clinical symptoms

Exclusions

No benefit will be paid if:

- The condition diagnosed or circumstance involved does not meet the relevant definition of a critical illness under your employer's policy.
- The illness is a pre-existing medical condition (further details are provided later in this guide).
- The claimant had a related condition at the time of joining (further details are provided later in this guide).
- A claim has already been paid for the insured illness or a related illness under this or any other critical illness policy arranged by your employer.
- The claimant dies within 14 days of: diagnosis of the critical illness, having surgery, or meeting definition of the insured illness.
- For a child, the critical illness is caused by either their parent or guardian intentionally harming the child.

In addition some of the insured illnesses also have the following exclusions applied to both first and second claims:

- The illness arose directly or indirectly by intentional self-inflicted injury.
- The illness arose directly or indirectly by alcohol or drug abuse.

Pre-existing conditions exclusion

No benefit will be payable under your employer's policy in respect of an insured illness (or repeat of the same insured illness) which was first diagnosed, treated, or which was known to have existed by the potential claimant (you or your child) before entering this policy, or any previous critical illness policy arranged by your employer, or the date of any increase in benefit.

As long as a later diagnosis confirms this, we will consider an insured illness to have existed if the potential claimant has had symptoms of or has sought or been given advice or counselling on, or received treatment for, or has undergone or is awaiting diagnostic tests, or is undergoing ongoing medical investigations or monitoring for the insured illness even if the condition has not been formally diagnosed.

In respect of a claim for a child, no benefit will be payable where either parent or insured person, before entering this policy, or any previous critical illness policy arranged by your employer, or the date of any increase in benefit:

- knew or had received medical advice or counselling in respect of that illness or related condition in relation to the child.
- had received medical advice or counselling in respect of that illness or related condition, prior to the birth of the child.

Please note that cardiac arrest, coronary artery bypass grafts, heart attack, heart transplant (major organ transplant) and stroke are all treated as being the same insured illness.

Related conditions exclusion

No benefit will be payable for an insured illness if any related condition existed at any time prior to entering this policy, any other critical illness policy arranged by your employer or the date of any increase in benefit.

As long as a later diagnosis confirms this, we will consider a related condition to have existed if the potential claimant has had symptoms of or has sought or been given advice or counselling on, or received treatment for, or has undergone or is awaiting diagnostic tests, or is undergoing ongoing medical investigations or monitoring for the related condition even if the condition has not been formally diagnosed.

If two years have elapsed since entering this policy, any other critical illness policy arranged by your employer or the date of any increase in benefit, the related condition exclusion will not be applied.

Full details of the related conditions for each insured illness are shown in your employer's insurance policy. They should be contacted if you require any further details.

When does cover cease?

Cover will normally cease for you and any children as soon as one of the following occurs:

- You reach the maximum number of claims for which you are eligible.
- For a child, as soon as a claim for one of the insured illnesses has been paid.
- You reach the policy cease age.
- You cease to be an eligible person.
- You cease to be actively employed by any employer covered under the insurance policy.
- You no longer work in the UK, EU and other certain locations.
- Your contract with your employer no longer provides critical illness benefits.

However, cover may continue during a period of leave of absence from active employment.

If premiums continue to be paid, we will continue to provide cover:

- To the cease age your employer has agreed with us, where your absence is due to ill health or disablement.
- Throughout any period of statutory leave prior to that age.
- For up to three years for any other reason.

How to claim

Your employer has to submit a claim in their capacity as the policyholder as there is no contractual relationship between Canada Life and yourself. If you need your employer to submit a claim, please contact them as soon as possible after one of the insured illnesses has been formally diagnosed, an appropriate surgical procedure has been performed, or circumstances occur which means that the definition of an insured illnesses are met.

Once your employer has agreed to submit the claim they have to complete a claim form. In addition to the claim form a Personal Statement has to be completed.

Our Personal Statement is made up of two parts, part one has to be completed by you with part two being completed by the person who has suffered or has been diagnosed with the insured Critical Illness (which could also be you). Your employer should give you this form.

If the claim is in respect of a child who is under the age of 16, the second part of the Personal Statement can be completed by a parent or guardian however, there may be circumstances where the child involved has to provide us with their specific consent if they have not reached age 16. We will contact you if this is the case.

Canada Life will need medical confirmation of the diagnosis, surgical procedure and history of the critical illness. The Personal Statement provides our claims assessors with some details of the claim but also includes the 'claimant's consent' under the Access to Medical Reports Act, which grants us the authority to obtain further information from any medical attendants. If needed we will ask them directly for the information required to assess the claim however, many patients are sent copies of clinical letters by their doctors and specialists and sight of these may help us to assess claims more promptly.

What medical information should I provide with the personal statement? This could include any of the following:

- A letter from a General Practitioner confirming the history, diagnosis and treatment.
- Hospital admission and discharge letters.
- Copies of letters from your treating doctor or specialist.
- Biopsy and/or histology test results.
- Results of any scans.

How will the benefit be paid?

If any claim is accepted, payment of the benefit will be made to you via Bacs transfer.

Complaints

If you have a query about the processing of your claim or if Canada Life has not settled a claim to your satisfaction then please contact, in the first instance, your employer.

If any claims dispute cannot be settled it can be referred to the Financial Ombudsman Service which provides an independent review and dispute resolution service.

Further Information

You can get further information on the Group Critical Illness policy from your employer or from our website at www.canadalife.co.uk/group.

Canada Life

The Group Critical Illness plan is provided by your employer, who has chosen to insure some or all of these benefits with Canada Life. We are the UK's leading provider of group insurance arrangements, covering over 2.75 million people in the UK.

Data Protection

We will comply with all applicable laws, regulations, codes and sanctions relating to data protection including the Data Protection Act 2018 (incorporating the General Data Protection Regulation)

Our full Data Protection Notice is published here: www.canadalife.co.uk/data-protection-notice/