

# GROUP INCOME PROTECTION

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## Cover for an individual who is not in the UK

### Introduction

Although the aim of our policies is to provide cover for UK employees, working in the UK for UK companies, we understand that there may be times when cover is required for individuals who are travelling or working outside of these boundaries.

The following sections describe the main circumstances where we are able to provide cover if an individual is:

- on holiday
- travelling on business
- working permanently outside the UK
- on a period of secondment

### Notes

Anyone working or living in the Channel Islands or the Isle of Man is treated as if they were in the UK.

If the circumstances involved are not covered in this document please contact us as soon as possible to discuss the options available. Contact details can be found on the final page of this document.

### Holiday

Cover will continue with no restriction on the destination(s), mode of transport used or the activities undertaken.

### Business travel

This is where a trip is undertaken for work or business purposes for a short period of time.

Cover will continue with no restriction on the destination(s) or mode of transport used.

Details of any proposed business travel outside of the EU or North America needs to be provided when premium rates are reviewed, as this needs to be taken into account in the rating process.

Please see document '[How is the cost calculated?](#)' for further information.

### Employees working permanently outside the UK

Cover is not provided automatically for anyone who is working outside the UK on a permanent basis. This applies to both UK and non-UK nationals.

We should be contacted, prior to any cover being required, so that we can assess whether we are able to take on the additional risk.

Full details will be needed of the individual(s) concerned before we can agree cover and confirm any further special terms and conditions which may apply.

A minimum of the following should be provided:

- benefits to be insured
- nationality
- location
- occupation
- the name of the organisation who holds the contracts of employment
- why cover is required under a UK policy if the organisation holding the contract of employment is not in the UK

### Secondment

This is where an individual is sent to work somewhere other than their normal place of work on a temporary basis. There should be expectation of the individual returning to their original or similar job, or to their original employer in their original location, or on shore.

We will cover employees who are working outside the UK provided the secondment is to one of the countries shown in our 'scheduled territories'. See next page for full details.

The continued cover is also subject to the individual:

- continuing to satisfy the other conditions agreed for the insurance
- having a contract of employment with one of the organisations we have agreed to insure



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Group Insurance

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## Cover for employees during a period of secondment outside our scheduled territories

Please contact us immediately if such cover is required, as we will need to assess whether we are able to provide the additional cover.

Full details will be needed of the individual(s) concerned before we can agree cover and confirm any further special terms and conditions which may apply.

A minimum of the following should be provided:

- benefits to be insured
- period of secondment
- nationality
- location
- occupation
- the name of the organisation who holds the contracts of employment

## Scheduled territories

These are as follows:

- United Kingdom
- other European Union (EU) countries
- Andorra
- Australia
- Canada
- Channel Islands
- Gibraltar
- Hong Kong
- Iceland
- Isle of Man
- Liechtenstein
- Monaco
- New Zealand
- Norway
- San Marino
- Switzerland
- USA
- Vatican City

## Deductions used in the calculation of an individual's benefits

All deductions used in the calculation of the benefits insured will still be made for individuals who are not in the UK. If this includes state benefits, these will be deducted irrespective of whether the individual receives these.

## General information

There may be locations and circumstances where we will not provide cover outside of our scheduled territories.

If cover is possible:

- there may be a cost implication
- we may look to impose a limitation on the numbers we will insure in a given country

Where someone is insured who is not working in the UK:

- premiums must be paid in Sterling
- data provided must show all salaries in Sterling
- benefits paid in the event of claim will be paid by us in Sterling

The exchange rate, as published by the [Bank of England](#), at the previous annual revision date should be used in the calculation of declared salaries. These will be fixed until the next annual revision date, irrespective of the agreed salary definition.

If we require medical evidence to provide full cover or in support of a claim and it is obtained outside the UK, this must be provided in English.

If we agree to contribute an amount towards the cost of obtaining the evidence, this will be equivalent to the cost of obtaining similar evidence in the UK unless otherwise agreed.

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## Taxation of premiums and claim benefits

Taxation advice should be sought if anyone is insured who works outside of the UK. Consideration should be given to obtaining advice both in the UK and country where the individual works/lives.

## Claim Restrictions

Payment to claimants who are based outside of our scheduled territories will be limited to maximum period of six months.

## Contact us

Please do not hesitate to contact:

- your Account Manager
- our Customer Contact Centre

If you have any questions or if you think that the risk is unusual or non-standard.

## Canada Life Customer Contact Centre

Telephone: 0345 223 8000

Email: [groupcsc@canadalife.co.uk](mailto:groupcsc@canadalife.co.uk)

Fax: 01707 671180



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Our forms are available to download from our website: [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)

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