

# GROUP CRITICAL ILLNESS

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## Lump sum benefits

### What this product does

A one off payment is provided if the insured person is diagnosed with one of the specified insured illnesses or undergoes one of the insured operations.

### How are employee benefits calculated?

The benefits can be insured in either a multiple of salary or a fixed benefit.

Irrespective of the method used the maximum benefit is £500,000 with an overriding maximum of 5x salary applied to both methods.

### Child benefits

We automatically cover any natural or legally adopted children, of an insured employee between the ages of 30 days and 18 years old.

The benefit insured for a child is 25% of the employees benefit, subject to a maximum of £20,000.

### Illnesses insured

Cover is automatically provided for 12 'core' illnesses and operations. These include the four most commonly claimed illnesses i.e. cancer, heart attack, multiple sclerosis and stroke.

#### Notes

A full list of the core illnesses and the associated claim definitions can be found in documents '[What illnesses are covered?](#)' and '[Group Critical Illness definitions guide](#)'.

You can extend the number of illnesses insured, the options available are shown under section headed 'Additional Illness'.

### Examples of benefits an employer may choose

	Example 1	Example 2	
Category of employee	All employees	Directors	Other employees
Benefits	2x salary	4x salary	£25,000 fixed
Insured illnesses	Core plus additional	Core plus additional	Core only
Total permanent disability	Not insured	Own occupation basis	Not insured
Spouse cover	Not Insured	2x salary	Not Insured



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Group Insurance

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## Additional options available

### Additional illnesses

There are a number of different options available in addition to the automatically insured 'core' illnesses:

- core and additional illnesses
- core illnesses and Total Permanent Disability
- core and additional illness and Total Permanent Disability

### Core and additional illnesses

Cover for the core illnesses plus an additional 26 illnesses or operations.

#### Notes

A full list of all the additional illnesses and the associated claim definitions can be found in our [Group Critical Illness definitions guide](#).

### Total Permanent Disability (TPD)

This provides cover if someone becomes permanently disabled and cannot claim under one of the other insured illnesses.

There are three variants of TPD available. Cover will be based on the outline tasks the insured employee is unable to perform.

The options available are:

- being unable to do their own occupation ever again (see notes)
- being unable to do a suited occupation every again (see notes)
- being unable to look after themselves ever again

TPD is not available to a child.

Irrespective of the agreed cease age TPD will only be insured to a age 65 or the individual's state pension age.

#### Notes

Own occupation means the employee's trade, profession or type of work done for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability.

A suited occupation means any work done for profit or pay, taking into account an individual's employment history, knowledge, transferable skills, training, education and experience, and is irrespective of location and availability.

Full definitions can be found in our [Group Critical Illness definitions guide](#).

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### Spouse & civil partner cover

Cover can be extended to insure the legal spouse or civil partner of the employee who is insured.

Benefits can be insured either as:

- a multiple of the employee's salary
- a fixed benefit

The maximum benefit which can be insured is the lesser of the employee's benefit or £150,000.

#### Note:

We would normally look to insure the same range of illnesses as the employee's cover.

TPD cover can be provided but only on the 'being unable to look after one-self ever again' basis.

Cover as a spouse or civil partner cannot be provided if the same person is insured as an employee.

Cover will cease as soon as the employee, spouse or civil partner reach the agreed cover cease age.



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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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