

# GROUP CRITICAL ILLNESS

## Legal information

### Policy Cancellation

A cooling off period does not apply to Group Risk products.

#### When you can cancel the cover

The policy can be cancelled at any time but we must be advised in writing before the date you want to cancel the cover. This means:

- the policy will continue until we have received your written instruction
- we will not backdate the request to cancel of cover
- we will charge for the time we provide cover

#### When we can cancel the cover

We reserve the right to cancel cover if:

- you do not pay the premium requested within 30 days of the date it was due
- you cancel a Direct Debit used to pay premiums
- you cancel any other policy insured with us which may be linked
- you do not comply with the terms of the policy
- new legislation or regulations or change to existing legislation or regulations are introduced
- the policy does not comply with existing legislation

**We will always confirm in writing if we intend to cease cover.**

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

Canada Life Limited, registered in England no. 973271. Registered Office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA.

CLFIS (UK) Limited, registered in England no. 04356028 is an associate company of Canada Life Limited. Registered Office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA.

Canada Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

HIW/GCI/GAQ/PI/B4a/0516

### Queries and complaints

If you require any more help, or if you have a complaint about any aspect of the service you have received, please contact:

**Customer Service Centre  
Canada Life Limited Group Insurance,  
3 Rivergate, Temple Quay,  
Bristol BS1 6ER**

**Telephone:** 0345 223 8000

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

**Fax:** 01707 671180

If we cannot settle a complaint it can be referred to:

**The Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR.**

**Telephone:**  
0800 0234 567 or 0300 123 9123.

**Email:**  
[complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

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

Making a complaint will not prejudice your right to take legal proceedings.

### Taxation

#### Premium payments

Premiums paid by the employer are normally treated as a P11D benefit where the employee is working in the UK and is subject to UK tax. These premiums are normally treated as a business expense.

Tax relief on premiums paid by the employer in respect of someone who has a proprietary interest in the company or is an equity partner will not normally be available

#### Claim benefits

If all P11D liabilities have been met for an employee who is subject to UK tax, the benefits are not normally subject to further tax.

### General notes

The following sets out our understanding of the legislation and HMRC practice on 1st September 2014:

You should clarify the taxation position of insured employees who are working outside the UK in all circumstances as the tax treatment of premiums and benefits will depend on the individual's circumstances.

## How it Works Product Information Getting A Quote

### Law

The construction, validity and performance of the policy will be governed by English law. If there is any dispute between the parties about anything to do with the policy, the English Courts are the only courts which may make a judgment about the dispute.

Any person or company who is not a party to this policy does not and shall not have or acquire any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy. But after a claim has been made by the policyholder for a member, that member can pursue the claim as if they were the policyholder.

### Compensation

If we are unable to meet our liabilities, you may be able to claim compensation from the Financial Services Compensation Scheme.



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