

GROUP CRITICAL ILLNESS

How it Works
Product Information
Illnesses Covered, Limitations &
Exclusions

Exclusions – Pre-existing and Related Conditions

Why do we apply exclusions?

Exclusions are a common feature of Group Critical Illness policies. The use of these allows groups of individuals to be insured without the need for evidence of health and lifestyle to be provided.

What exclusions are imposed?

The main exclusions applied to everyone insured are:

- a pre-existing condition exclusion
- a related conditions exclusion

Full details of these exclusions are shown later in this document.

A number of the insured illnesses also have exclusions for:

- alcohol abuse
- drug abuse
- self-inflicted injury
- war and civil commotion

Notes

Specific exclusions may be imposed on an individual if medical evidence is required before full benefits can be insured.

If such exclusions are imposed we will confirm full details in writing once the cover has been accepted.

Pre-existing condition exclusion

Claims will not be paid if the person insured was first diagnosed or treated for an insured illness or, the illness was known to have existed prior to the date that person was first insured under the Group Critical Illness policy provided by their current employer.

Notes

The following insured illnesses are all considered to be the same illness:

- aorta graft surgery
- balloon valvuloplasty
- cardiomyopathy
- coronary artery bypass grafts
- heart attack
- heart transplant
- heart valve replacement or repair
- open heart surgery
- primary pulmonary hypertension
- pulmonary artery surgery
- stroke

Related conditions exclusion

Related conditions are existing medical conditions that are associated with or likely to have led to the occurrence of an insured illness.

Claims will not be paid in respect of the person insured for an illness or surgical procedure where a related condition existed at any time prior to the date that person was first insured under the Group Critical Illness policy provided by the employee's current employer.

If two years have elapsed since that person was first insured under the Group Critical Illness policy provided by the employee's current employer, the related condition exclusion will only be applied to the following illnesses, if insured:

- loss of independent existence
- paralysis of limbs
- terminal illness
- total permanent disability

Additional information

Further details of all the exclusions and the insured illness to which they are applied can be found in our [Group Critical Illness definitions guide](#).

Re-applying the pre-existing and related conditions exclusions

We re-apply both exclusions on the date:

- any new illnesses are added to the policy
- the method used to calculate the benefits insured changes

These exclusions are only re-applied to the new illnesses and any increase in benefit resulting from any agreed change

Additional exclusions are applied to flexible benefits.

Second claims

It is possible for an insured employee to make a second claim if they suffer or are diagnosed with a different insured illness.

A second claim cannot be made for the same illness and some of the insured illnesses are regarded as the same illness for second claim purposes. Related conditions are also considered.

Only one claim can be made for a spouse or civil partner and each child.

Our forms are available to download from our website: www.canadalife.co.uk/group

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