

GROUP INCOME PROTECTION

How it Works
Product Information
Running The Policy

When can the policy be cancelled?

When the Policyholder wishes to cancel 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 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. This will usually be where a linked policy does not insure enough lives to provide cover under a group arrangement
- 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

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