

Group Critical Illness Insurance

A Guide for Members

This is a summary of the terms and conditions and does not contain the full details of the cover. The Norfolk Police Federation. Vox House, 43 Thorpe Road, Norwich, Norfolk. NR1 1ES will have the full terms in their insurance policy document.

The terms and conditions of the cover provided may be changed periodically, either by The Norfolk Police Federation (the policyholder) or by Canada Life.

You should check with your You should check with the Federation at any time that you wish to see whether an illness or operation may be eligible for a claim payment.

Type of insurance and cover

The Group Critical Illness policy pays out a tax-free lump sum if you, your partner (if you have selected to pay for this additional cover) or your dependent children (all of these may be referred to sometimes as 'the claimant') receives a formal diagnosis of a specified critical illness (including cancer and heart attack), undergoes a specified serious surgical procedure (such as a heart transplant), or circumstances occur which means that the definition of an insured critical illness is met, providing you/they live for 14 days after the diagnosis or procedure.

You should be aware that cover is provided for a range of critical illnesses defined in the policy. Many have complex definitions and require the illness to be at an advanced stage or causing permanent symptoms before payment will be made.

You and your partner can make up to two claims as long as they are for different insured illnesses. Only one claim can be made for a child.

Definition of a Partner

Partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the policy and is financially dependent or interdependent with you. A partner cannot be any person who is also an employee of your employer, or a relative (other than the member's spouse), natural child, adopted child, step child or foster child.

Definition of a Child

Any natural or legally adopted child or step child (by marriage or registered civil partnership) of the member who is:

- under 18 years old or
- under 22 years old, if they have remained in full-time education

at the time they suffer an insured illness.

This includes any child for whom the member has been granted a Special Guardianship Order.

Full time education means attending school, college or university full time and includes work placements that are part of the course. Any break from education such as a gap year is excluded.

What illnesses are insured?

Only the critical illnesses which are specified below are covered.

Full definitions of the critical illnesses covered can be obtained from your employer.

Aorta graft surgery – for disease

Aplastic anaemia – with permanent bone marrow failure

Bacterial meningitis – resulting in permanent symptoms

Balloon valvuloplasty

Benign brain and spinal cord tumour – resulting in permanent symptoms or with specified treatment

Blindness – permanent and irreversible

Cancer – excluding less advanced cases

Cardiac Arrest – followed by surgical implantation of a defibrillator

Cardiomyopathy – of specified severity

Coma – with associated permanent symptoms

Coronary artery bypass grafts

Creutzfeldt-Jakob disease – resulting in permanent symptoms

Deafness – permanent and irreversible

Dementia including Alzheimer's disease – resulting in permanent symptoms

Encephalitis – resulting in permanent symptoms

Heart attack – of specified severity

Heart valve replacement or repair

HIV infection – caught in the UK, the Channel Islands, the Isle of Man or EU, from a blood transfusion, physical assault or at work in an eligible occupation

Kidney failure – requiring permanent dialysis

Liver failure – irreversible

Loss of independent existence - a disability which results in an insured person being unable before the cease age to look after themselves ever again

Loss of speech – total, permanent and irreversible

Major organ transplant – from another donor

Motor neurone disease – resulting in permanent symptoms

Multiple sclerosis – with persisting symptoms

Open heart surgery – with surgery to divide the breastbone

Parkinson's disease – resulting in permanent symptoms

Permanent physical severance of a hand or foot, or total and irreversible paralysis of an arm or a leg

Primary pulmonary hypertension – of specified severity

Progressive supranuclear palsy – resulting in permanent symptoms

Pulmonary artery surgery – with surgery to divide the breastbone

Respiratory failure – resulting in breathlessness even when resting

Rheumatoid arthritis – of specified severity

Stroke – resulting in clinical symptoms

Systemic lupus erythematosus – with severe complications

Terminal illness – where death is expected within 12 months

Third degree burns – covering 20% of the body's surface area

Traumatic brain injury – resulting in permanent symptoms

Exclusions

No benefit will be paid if:

- The condition diagnosed or circumstance involved does not meet the relevant definition of a critical illness under the Norfolk Police Federation policy.
- The illness is a pre-existing medical condition (further details are provided later in this guide).
- The claimant had a related condition at the time of joining (further details are provided later in this guide).
- A claim has already been paid for the insured illness or a related illness under this or any other critical illness policy arranged by the Norfolk Police Federation.
- The claimant dies within 14 days of: diagnosis of the critical illness, having surgery, or meeting definition of the insured illness.
- For a child, the critical illness is caused by either their parent or guardian intentionally harming the child.

In addition some of the insured illnesses also have the following exclusions applied to both first and second claims:

- The illness arose directly or indirectly by intentional self-inflicted injury.
- The illness arose directly or indirectly by alcohol or drug abuse.

Pre-existing conditions exclusion

No benefit will be payable under Norfolk Police Federation policy in respect of an insured illness (or repeat of the same insured illness) which was first diagnosed, treated, or which was known to have existed by the potential claimant (you, your partner or child) before entering this policy, or any previous critical illness policy arranged by Norfolk Police Federation, or the date of any increase in benefit.

As long as a later diagnosis confirms this, we will consider an insured illness to have existed if the potential claimant has had symptoms of or has sought or been given advice or counselling on, or received treatment for, or has undergone or is awaiting diagnostic tests, or is undergoing ongoing medical investigations or monitoring for the insured illness even if the condition has not been formally diagnosed.

In respect of a claim for a child, no benefit will be payable where either parent or insured person, before entering this policy, or any previous critical illness policy arranged by Norfolk Police Federation, or the date of any increase in benefit:

- knew or had received medical advice or counselling in respect of that illness or related condition in relation to the child.
- had received medical advice or counselling in respect of that illness or related condition, prior to the birth of the child.

Please note that aorta graft surgery, balloon valvuloplasty, cardiac arrest, cardiomyopathy, coronary artery bypass grafts, heart attack, heart transplant (major organ transplant), heart valve replacement or repair, open heart surgery, primary pulmonary hypertension, pulmonary artery surgery and stroke are all treated as being the same insured illness.

Related conditions exclusion

No benefit will be payable for an insured illness if any related condition existed at any time prior to entering this policy, any other critical illness policy arranged by Norfolk Police Federation or the date of any increase in benefit.

As long as a later diagnosis confirms this, we will consider a related condition to have existed if the potential claimant has had symptoms of or has sought or been given advice or counselling on, or received treatment for, or has undergone or is awaiting diagnostic tests, or is undergoing ongoing medical investigations or monitoring for the related condition even if the condition has not been formally diagnosed.

If two years have elapsed since entering this policy, any other critical illness policy arranged by Norfolk Police Federation or the date of any increase in benefit, the related condition exclusion will only be applied to loss of independent existence, paralysis of an arm or a leg, or terminal illness.

Full details of the related conditions for each insured illness are shown in Norfolk Police Federation insurance policy. They should be contacted if you require any further details.

When does cover cease?

Cover will normally cease for you and any children as soon as one of the following occurs:

- You reach the maximum number of claims for which you are eligible.
- For a child, as soon as a claim for one of the insured illnesses has been paid.
- You reach the policy cease age.
- You cease to be a serving member of the Norfolk Police Federation.
- You cease to be actively employed by any employer covered under the insurance policy.
- You no longer work in the UK, EU and other certain locations.
- Your contract with your employer no longer provides critical illness benefits.

However, cover may continue during a period of leave of absence from active employment.

If premiums continue to be paid, we will continue to provide cover:

- To the cease age your employer has agreed with us, where your absence is due to ill health or disablement.
- Throughout any period of statutory leave prior to that age.
- For up to five years for any other reason.

Cover will cease for a partner on the date on which the first of the following occurs:

- They reach the policy cease age.
- two claims have been paid.
- You cease to be covered under the policy, other than if your cover ceased due to your having received the maximum number of claims payments allowed.

If you wish to cancel cover for your partner please contact the Norfolk Police Federation directly.

Irrespective of the above if you choose to cancel cover at the next enrolment date or at any other date cover will cease.

How to claim

Your employer has to submit a claim in their capacity as the policyholder as there is no contractual relationship between Canada Life and yourself. If you need your employer to submit a claim, please contact them as soon as possible after one of the insured illnesses has been formally diagnosed, an appropriate surgical procedure has been performed, or circumstances occur which means that the definition of an insured illnesses are met.

Once your employer has agreed to submit the claim they have to complete a claim form. In addition to the claim form a Personal Statement has to be completed.

Our Personal Statement is made up of two parts, part one has to be completed by you with part two being completed by the person who has suffered or has been diagnosed with the insured Critical Illness (which could also be you). Your employer should give you this form.

If the claim is in respect of a child who is under the age of 16, the second part of the Personal Statement can be completed by a parent or guardian however, there may be circumstances where the child involved has to provide us with their specific consent if they have not reached age 16. We will contact you if this is the case.

Canada Life will need medical confirmation of the diagnosis, surgical procedure and history of the critical illness. The Personal Statement provides our claims assessors with some details of the claim but also includes the 'claimant's consent' under the Access to Medical Reports Act, which grants us the authority to obtain further information from any medical attendants. If needed we will ask them directly for the information required to assess the claim however, many patients are sent copies of clinical letters by their doctors and specialists and sight of these may help us to assess claims more promptly.

What medical information should I provide with the personal statement? This could include any of the following:

- A letter from a General Practitioner confirming the history, diagnosis and treatment.
- Hospital admission and discharge letters.
- Copies of letters from your treating doctor or specialist.
- Biopsy and/or histology test results.
- Results of any scans.

How will the benefit be paid?

If any claim is accepted, payment of the benefit will be made to you via Bacs transfer.

Complaints

If you have a query about the processing of your claim or if Canada Life has not settled a claim to your satisfaction then please contact, in the first instance, your employer.

If any claims dispute cannot be settled it can be referred to the Financial Ombudsman Service which provides an independent review and dispute resolution service.

Further Information

You can get further information on the Group Critical Illness policy from your employer or from our website at www.canadalife.co.uk/group.

Canada Life

The Group Critical Illness plan is provided by your employer, who has chosen to insure some or all of these benefits with Canada Life. We are the UK's leading provider of group insurance arrangements, covering over 2.75 million people in the UK.

Data Protection

We will comply with all applicable laws, regulations, codes and sanctions relating to data protection including the Data Protection Act 2018 (incorporating the General Data Protection Regulation)

Our full Data Protection Notice is published here:

www.canadalife.co.uk/data-protection-notice/

Support services available which provide practical help when it's needed most.

None of these services form part of the insurance policy and can be removed at any time without notice.

Personal Nurse Service (provided by RedArc)

The aim of the service is to provide practical and emotional help and support to you and your family members following the diagnosis of a serious illness.

On submission of a critical illness claim, the claimant will be asked whether they want to be contacted by a member of the RedArc nurse team to introduce the service. RedArc nurses are subject to the strictest standards of medical confidentiality and are the only people allowed to discuss medical issues.

RedArc supports claimants in whichever way they need by providing ongoing advice and support; the services are provided free of charge, the service is not intended to diagnose, prescribe or treat. The personal nurse adviser may arrange extra help if clinically appropriate e.g. a one-off home visit from a specialist nurse, a course of physiotherapy, a course of counselling, or similar. The personal nurse adviser can also put the claimant in contact with specialist charities and self-help groups and give advice on appropriate equipment to aid function.

Claimants can decide not to use the service at any point but are free to use it again at any time in the future if they change their mind.

Website: <http://www.redarc.co.uk/>

myStrength (provided by Teladoc)

myStrength is your mental wellbeing app designed to help you overcome life's challenges.

You can learn from hundreds of evidence-based activities at your own pace, from guided meditation to improving sleep and helping make simple everyday changes to improve your mental wellbeing.

Website: <https://mystrength.org.uk/>

Second Medical Opinion (provided by Best Doctors®)

This service allows you and any eligible family member to get an expert second opinion, known as InterConsultation, from a worldwide network of 50,000 medical specialists. All the medical specialists involved have been voted as the 'best in their fields' by their peers and will provide a second opinion on any diagnosis or treatment to make sure you are getting the very best care possible.

The service also provides a range of online and telephone-based services which can be used every day, including a library of over 300 videos about common medical conditions on their website. All of these services are free for you to use, and a claim does not need to be submitted to take advantage of them.

Website: <https://canadalife.askbestdoctors.com>

Toothfairy

Toothfairy is the UK's first health regulated, smart dental app. Designed by dentists and partnering with real dentists in the UK.

Toothfairy provides instant access to advice, guidance, and prescriptions, all from the comfort of home.

Website: <https://www.canadalife.co.uk/workplace-protection/support-services/toothfairy/>



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