GROUP iNSURANCE



Data requirements

This leaflet outlines the information needed by Canada Life so that we can fully meet your service expectations and provide accurate quotations and accounts promptly. This leaflet should be read in conjunction with our technical guides.

At each Annual Revision Date

- A fully completed Employer's Annual Revision Date declaration

This information can be provided electronically, provided the same information as requested on the declaration is included and individual membership data is totalled. Unless advised otherwise, this can be emailed to groupcsc@canadalife.co.uk.

At a Periodic Review Date, when the premium rates are reviewed, or for a quotation

- Membership data in an electronic spreadsheet format showing for each individual member, dates of birth (or age), gender, salary, membership category, benefit insured and location (ie postcode). *(Please note that membership data received by post or fax can only be accepted for schemes of less than 20 lives.)* Microsoft Excel is our preferred software.

The following details should be included in the membership data and clearly identified:

- Members who are in early retirement, if covered*
- Members in extending cover*
- Members who are in receipt of disability benefit or absent through sickness or injury for a period of greater than three months (including cause of absence, date of first absence and date of return if known)*
- Members covered under the temporary absence provisions of the policy.* Referral to our technical guide or policy document should be made regarding the temporary absence terms allowed.
- Occupations of members showing:
  - ➢ Individual details for schemes of less than 100 lives
  - ➢ Percentage split of occupations for schemes with 100 or more lives
- Locations of members (this should be provided on an individual member basis if more than one location is involved)
- Percentage take-up rate (if membership is linked to a pension scheme)

*** If such members are not clearly identified, we will assume none are to be insured.**

If a rebroking exercise is taking place, or a quotation is required for a change to the basis of our current risk, please provide a scheme specification.

Canada Life™

Any data provided should:

- Reflect the benefit basis, salary definitions and eligibility conditions for which we have confirmed risk. It is important this information is correct.
- **Only include eligible members** *(any members who have been absent from work for a period in excess of three months should be included in totals if cover is still to be provided. Members in receipt of income protection benefits should not be included in income protection totals).*
- Highlight any members who are restricted to the salary cap.
- Limit the benefits of members whose benefits have previously been restricted or declined to the free cover limit or their previously accepted benefits, if lower.
- Not include members over the scheme termination age, in the totals. These individual details should be provided separately.
- Where members require to be underwritten, current health declarations should be obtained from our website.

If the information is provided in the above format, we aim to issue standard accounts within 10 working days of receipt or, where the unit rate is reviewed, within 10 working days of your acceptance of the revised unit rate.

We reserve the right not to accept information that does not meet our criteria.

Please note that Canada Life will delete any information provided that is not relevant to the insurance.

Any delays in providing either the data requirements and/or deposit premium may result in a change of premiums that you did not expect, or members not being covered for their full benefit.

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