

Canada Life Group Critical Illness

Personal Statement

Important

This form should be completed and signed by the Person in respect of whom benefit is being claimed (except in the case of a child of a member where the form should be completed by the member in respect of the child). Please complete the following 5 pages and sign the form on page 8. Please use **BLOCK LETTERS**.

The issue of this form is not an admission of liability.

Canada Life will need medical confirmation of the diagnosis, surgical procedure and history of your critical illness. Many patients are sent copies of clinical letters by their doctors and specialists and sight of these may help us to assess your claim more promptly.

What medical information should I provide with this form?

This could include any of the following:

- A letter from the GP 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
- Reports/results of any scans

I have a lot of paperwork. Do I have to provide all letters from the specialist and doctor?

We do not need to see copies of your appointment letters or sick notes. In addition, the information we require should be in respect of the insured illness for which you are claiming benefit.

I do not have this information available. Will this prevent Canada Life from making a decision on the claim?

No. We can write to your GP and/or specialist for this information, although we will not be able to make a decision on the claim until we have received this information from them.

In addition we will initially require:

- Where a spouse's or civil partner's benefit is being claimed, an original copy of the spouse's marriage certificate or civil partnership document.
- If the policy includes cover for co-habiting partners and the claim is being made for this benefit, we will require documentary evidence of the relationship, such as mortgage documentation, a utility bill or bank statement.
- Where a child benefit is being claimed, an original copy of the birth certificate or legal adoption certificate if applicable.

Please return the completed claim form and medical information to:

Group Critical Illness Claims Team, Canada Life Limited, 3 Rivergate, Temple Quay, Bristol BS1 6ER.

If you return your completed form via the employer, but wish to keep your medical letters confidential, you may wish to pass the information to the employer in a sealed envelope marked **Private & Confidential**.

Any questions

If you do have any concerns or require assistance when completing this form please contact Canada Life's Claims team on **0117 916 4463**.

Canada Life Group Critical Illness

Scheme details

Name of scheme

Group policy number
(if known)

Personal details of the person suffering the illness

Full name

Title

Address

Postcode

Date of birth
(day, month, year)

Telephone number

Member's details

Where the above **is not** in respect of the member.

Full name

Title

Address

Postcode

Date of birth
(day, month, year)

Telephone number

Member's bank details

Bank details for payment of benefit directly into the **member's** bank account.

Name of bank

Branch address

Postcode

Member's account name
(e.g. MR A. N. OTHER)

Sort code

Account number

Canada Life Group Critical Illness

Critical illness details

1 Insured illness or surgical procedure for which the claim is made

2 Please describe fully the nature and extent of your illness.

3 On what date did you first consult a medical practitioner in connection with your illness/injury? (day, month, year) Was this your usual medical attendant? Yes No

4 What symptoms preceded diagnosis of the illness and when did they start?

5 Have you undergone any tests or investigations to confirm the diagnosis? Yes No
If Yes, please provide details, including dates.

6 Date of diagnosis (day, month, year)

7 What treatment have you received and are you currently receiving in connection with your illness?

8 Please confirm whether a surgical operation will be or has been carried out.

9 Date of surgery (if applicable) (day, month, year)

10 Have you previously suffered a similar or related condition? Yes No
If Yes, please provide details, including dates.

Canada Life Group Critical Illness

Medical consultants

1 Name, address and telephone number of your usual General Practitioner.

	Postcode

Telephone number

Have you seen any other doctor or specialist, or attended a hospital either as an in or out patient?

Yes No

If Yes, please give full details including names, addresses, telephone numbers and your hospital reference number, if known.

Name and speciality	Name and speciality	Name and speciality
Address	Address	Address
Postcode	Postcode	Postcode
Telephone number	Telephone number	Telephone number
Date of consultation or admission (day, month, year)	Date of consultation or admission (day, month, year)	Date of consultation or admission (day, month, year)
Who did you see?	Who did you see?	Who did you see?
Date of discharge (day, month, year)	Date of discharge (day, month, year)	Date of discharge (day, month, year)

Total Permanent Disability details

Only complete this section if the claim is in respect of Total Permanent Disability of the Member. Otherwise, please go to the next section: Additional Services for you

- 1** Your occupation.
- 2** Length of time in this role.
- 3** What are your contracted hours?
- 4** Please list the work activities carried out when at work.

	Years		Months
--	-------	--	--------

Canada Life Group Critical Illness

Total Permanent Disability details (continued)

5 Do you carry out any work from home?

Yes No

If Yes, please clarify the duties/activities.

6 On what date were you first absent from work (day, month, year)

7 Have you been able to attend any part of your occupation since this date?

Yes No

If Yes, please give details, including the nature of work undertaken and dates.

8 How do the symptoms of your illness/incapacity prevent you from working?

9 Please state any factors in your workplace that you feel have contributed to this absence.

10 Have you been seen by the company doctor or occupational health adviser?

Yes No

If Yes, please give full details, including dates.

11 Have you discussed with your employer returning to your normal occupation (full or part time, in a reduced capacity by way of a graded return to work)?

Yes No

If Yes, please give full details.

Canada Life Group Critical Illness

Total Permanent Disability details (continued)

12 Have you undertaken any work, either paid or unpaid, (including voluntary) since the onset of your incapacity?

Yes No

If Yes, please give full details.

13 Please provide details of any previous occupations you have performed, professional qualifications received and training gained.

14 Do you intend seeking alternative employment?

Yes No

If Yes, please give details.

Additional services for you

Please ensure that you read this section carefully

Access to RedArc and Best Doctors® services are available to all members of a Canada Life Group Critical Illness policy when submitting a claim. Use of these services will not affect the assessment of your claim.

Further details of the RedArc and Best Doctors services are shown on pages 9 and 10 of this form.

RedArc Services

RedArc services provide you and your immediate family with the help and support needed as a result of being diagnosed with a critical illness. A personal nurse adviser will be appointed who will work with you and your family, completely free of charge, to provide information, guidance and advice. **Your personal nurse adviser will contact you in the next few days to see if you would like to benefit from their support.**

Best Doctors

You will also have access to Best Doctors, the World's leading second medical opinion service who can provide independent and confidential medical advice and second opinion from a Worldwide network of consultants. You can access the Best Doctors service by calling them on **0800 085 6605**.

Canada Life Group Critical Illness

Data Protection Notice

Any personal information provided to Canada Life Limited, (referred to as "Canada Life" in this notice) as data controller will be treated in accordance with the Data Protection Act 1998.

Using personal information

Canada Life uses personal information to undertake any activity relating to its policies, products and services and, where relevant, to process applications, set up and administer policies, products and services and handle any claims.

Given the global nature of Canada Life's business, it may be necessary to transfer information to countries outside the European Economic Area 'EEA' in order to provide Canada Life's services.

Sharing personal information

Canada Life may share personal information:

- with other Canada Life companies including those outside the EEA;
- with any of its or their service providers, reinsurers and regulators;
- with other insurers and government agencies, including without limitation Her Majesty's Revenue and Customs 'HMRC';

- with other companies, organisations and associations and credit reference agencies in order to prevent, detect or investigate crime;
- for employer-related products and services, with the employer, the trustee(s) and their agents;
- for insurance related products, with your own doctor or relevant medical professionals; and/or
- in any circumstances if permitted or required to do so by law or if Canada Life has consent to do so.

Accessing personal information

A person whose personal information is held by Canada Life has various rights including the right to:

- have any incorrect personal information corrected; and/or
- access the personal information Canada Life holds for which a fee may be charged.

To do so and/or if you need more information, please contact Canada Life at:

Canada Life, Group Insurance, 3 Rivergate, Temple Quay, Bristol BS1 6ER. Telephone 0345 223 8000.

Access to medical reports – your rights

We may need to get medical reports in order to assess this claim in respect of you. Before we can ask any doctor that you have consulted to fill in a report, we need your permission under the Access to Medical Reports Act 1988. Your rights under the act are as follows.

You do not need to give your permission, but if you do not, we may not be able to assess this claim in respect of you.

You can ask to see the report before the doctor returns it to us. If this is the case, we will tell the doctor to keep the report for 21 days so that you can arrange to see it. If you have not made arrangements to see the report within this time, your doctor will send the report to us.

If you choose not to see the report at this stage, you may ask the doctor for a copy within six months of it being sent to us. We can send a copy of the report to your doctor if you ask to see it at a later date.

If you think that any part of the report is not correct or is misleading, you may ask the doctor to amend it. If your doctor refuses to make the amendments, you may ask him or her to attach a statement outlining your views, which will then accompany the report.

Your doctor can withhold access to the report if he or she feels that it would cause physical or mental harm to you or others.

The medical report your doctor fills in asks about the following.

1 Your current health.

- Any care, medication or treatment you are currently receiving.
- The results of referrals or tests you are waiting for.
- Any time off work in the last three years.

2 Your past health.

- Details of any relevant illness, trauma, or referrals for specialist advice or treatment, hospital admissions, consultations with your GP or any other medical adviser, therapist or counsellor, in particular whether you have a history of:
 - malignancy (cancer), cardiovascular (heart) disease, diabetes, and degenerative (gradually worsening) diseases;
 - musculoskeletal disease or injury, for example, arthritis, rheumatism, back problems or any other disorder of the joints or muscles;
 - anxiety, depression, neurosis (such as phobias, obsessions and so on), psychosis (a mental disorder where you lose contact with reality), stress or fatigue; suicidal thoughts or attempts at suicide; or
 - conditions related to drug or alcohol misuse or smoking or chewing tobacco.
- Details of any biopsies, blood tests, electrocardiograms (heart tests), height, weight if measured in the last two years, urinalyses (tests on urine), x-rays or other investigations.
- Any blood pressure readings in the last three years.

3 Any history of disease among your parents or brothers or sisters that you have told your doctor about.

We have asked your doctor not to reveal information about:

- negative tests for HIV, hepatitis B or C;
- any sexually-transmitted diseases unless there could be long-term effects on your health; or
- predictive genetic test results unless there is a favourable test result which shows that you have not inherited a condition your family suffers from.

If you have any questions about your rights under the act or questions relating to the process of getting, assessing or storing medical information, please write to the Underwriting Manager at Canada Life.

Canada Life Group Critical Illness

Member declaration and consent

I confirm that I have answered the questions in this form honestly and have taken reasonable care to ensure those answers are correct.

You should provide the answers on this form personally. If the answers are filled in by anyone else then they must be read over and agreed by you before the declaration is signed. Any amendments or alterations should be completed and initialled by you.

I agree to Canada Life:

- Obtaining relevant information about me, including without limitation, my physical or mental health, lifestyle, occupation duties and potentially hazardous activities from:
 - any medical professional that has attended me;
 - any medical examination or tests that Canada Life arranges;
 - any telephone interview Canada Life arranges;
 - my employer or their agent;
 - other insurers who you have applied to or may cover you for life, critical illness, sickness, disability, accident or private medical insurance.
- Using and sharing my personal information as set out in the Data Protection Notice included on this form.

Please ensure you tick one of the following boxes in respect of your rights under the Access to Medical Reports Act 1988. If you wish to see the report you have 21 days to make arrangements to visit your doctor:

I DO NOT want to see any report from my doctor before it is sent to Canada Life

I DO want to see any report from my doctor before it is sent to Canada Life

If you are submitting this form on behalf of another person, by signing this form you confirm that you have their consent for Canada Life to obtain, use and share their personal information as set out above.

Signature

Date
(day, month, year)

Please return the completed form to:

**Group Critical Illness Claims Team,
Canada Life Limited,
3 Rivergate,
Temple Quay,
Bristol BS1 6ER.**

Telephone: 0117 916 4463

Canada Life Group Critical Illness

Additional services available alongside the Canada Life Group Critical Illness arrangement

RedArc – practical help when it's needed the most

RedArc is automatically available to all members of a Canada Life Group Critical Illness Policy where a Group Critical Illness claim is submitted to Canada Life.

What is the RedArc service?

The service provides help and support for you and your family to help cope with the practical and emotional effects resulting from the diagnosis of a serious illness. A personal nurse adviser will be allocated to you who will explain the service and discuss any areas where you and your family might need extra support.

Your personal nurse adviser will be available for as long as necessary and access is unlimited during normal business hours.

How can the service be accessed?

RedArc will contact you automatically when your claim form is submitted to see if they are able to offer any support and advice to help you and your family through this difficult time. Even if you do decide not to use the service now, you are free to use it at any time in the future.

How else can RedArc help?

In addition to providing you and your family with ongoing advice and support, the personal nurse adviser can arrange extra help if needed, for example:

- A home visit from a specialist nurse, or a structured programme of telephone calls from the specialist nurse OR
- A programme of therapy – physio, occupational, speech or complementary OR
- A course of counselling

The personal nurse adviser can also put you in contact with specialist charities and self-help groups and give advice on specialist equipment to aid function.

You may detach and retain this page for your reference.

Canada Life Group Critical Illness

Additional services available alongside the Canada Life Group Critical Illness arrangement

Best Doctors® – expert second medical opinion service

Best Doctors medical services are automatically available to :

- all members of Canada Life Group Critical Illness Policies
- the member's spouse or partner,
- any parent or sibling of the member who is living in the same household as the member,
- any legal dependant of the member under the age of 21 and in full time education; or
- any other legal dependant who is dependent on the member because of disability.

The service can be used when an eligible person has been diagnosed by their consultant with an eligible condition and requires a second medical opinion on the diagnosis and/or treatment options advised to them. Alternatively, they may simply require confirmation that they are following the most appropriate treatment path.

What is the Best Doctors service?

The aim of the service is to give an eligible person access to expert medical opinion and information so that they can make the best treatment choices. Best Doctors provides an in-depth medical review of the diagnosis and/or treatment of an eligible person's medical condition by one of the World's leading experts in their field.

When can the service be used?

Access to the Best Doctors service is not dependent on a claim being made against the Canada Life Group Critical Illness policy and the service is completely independent of the Group Critical Illness claims process.

How can the service be accessed?

An eligible person should telephone the Best Doctors Member Care Centre (0800 085 6605) where they will be connected to a Case Manager.

How else can Best Doctors help?

If an eligible person chooses to receive treatment outside the United Kingdom or Republic of Ireland (this will be at the eligible person's own expense) Best Doctors will provide assistance with appointments, hospital admittance, accommodation and travel as well as coordinating the payment of their medical expenses.

Best Doctors Inc. will be able to conduct a customised search of its continuously updated global database of Best Doctors specialists, to find those most qualified to provide medical treatment for the eligible person's eligible condition.

Best Doctors Inc. will produce a FindBestDoc Report detailing information regarding up to three consultants included in the Best Doctors database who could provide appropriate treatment.

The eligible person will have access to a Case Manager, to help explain the patient's options and determine the best care provider for their condition. Every recommendation is based solely on quality and expertise.

You may detach and retain this page for your reference.

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.

GRP59 – 615R



Canada Life Limited
3 Rivergate, Temple Quay, Bristol BS1 6ER
Telephone 0345 223 8000