TO EACH MEMBER OF THE INCOME Protection Plan and/or Group Life Plan
September 2020

Unpaid Leave:

If you plan to take unpaid leave including unpaid parental, maternity, paternity, adoptive, carers or parents leave, you must send an email to Cornmarket (the Plan administrators) in advance of the start date of your leave. The email should be sent to spsadmin@cornmarket.ie and it should include:

- Name
- Address
- Employee Number
- Leave start date
- Leave end date
- Type of leave

Once you do this, your cover will continue without charge, subject to a maximum of:

- 18 weeks in any one year where you are taking one type of leave
- 42 weeks in any one year where you are taking two types of leave (e.g. maternity followed by parental). Premiums in respect of this period will be waived and deductions will recommence on return to work.

Failure to notify Cornmarket in advance of your leave, may result in your membership of the relevant Plan/s being lapsed/deleted. If your policy is lapsed/deleted and you want cover again, you will need to complete and application form and may have to undergo medical underwriting after which you may or may not be accepted as a member of the Plan again.

Career Break:

If you plan to take a Career Break, you must send an email to Cornmarket (the Plan administrators) in advance of the start date of your Career Break. The email should be sent to spsadmin@cornmarket.ie and it should include:

- Name
- Address
- Employee Number
- Career Break start date
- Career Break end date *(Career Breaks can be taken for a max. of 5 years)*
- Whether or not you intend to travel abroad during your Career Break and if so, to where

Once you do this:

- Cornmarket will send you any cover options which may be applicable. For example, if you are a member of the Group Life Plan and you are not travelling to a country which is on the Insurer's 'no cover' list, you may be able to pay a lump sum up front to retain your Life Cover for the course of your Career Break.
- Whether or not cover during Career Break is an option for you and whether or not you avail of the option/s, you can re-join the plan without any medical underwriting at the end of their career break. Should you be unable to return to work due to illness or injury, the deferred period will start on this date.

Failure to notify Cornmarket in advance of your Career Break, may result in your membership of the relevant Plan/s being lapsed/deleted. If your policy is lapsed/deleted and you want cover again, you will need to complete an application form and may have to undergo medical underwriting after which you may or may not be accepted as a member of the Plan again.

Sabbatical:

If you plan to take a sabbatical, you must send an email to Cornmarket (the Plan administrators) in advance of the start date of your Sabbatical. The email should be sent to spsadmin@cornmarket.ie and it should include:

- Name
- Address
- Employee Number
- Sabbatical start date
- Sabbatical end date *(Career Breaks can be taken for a max. of 5 years)*
- ***Whether you will continue to be fully paid and both Group Life & Income Protection deductions continue as normal***
- Whether or not you intend to travel/work abroad during your Sabbatical and if so, where

Once you do this, Cornmarket will liaise with the Insurer to identify which cover options are available to you throughout your sabbatical.

If Salary not being paid during Sabbatical leave:
As the Group Life Plan is set up as an AVC scheme, the member maintaining cover while on Sabbatical must pay for this outside of payroll, please contact Cornmarket to determine if this is possible for your individual circumstances. Tax Relief will not be applied via payroll for these premiums.

Leaving employment:
Cover ceases immediately on leaving the employment of NUI Galway

Terms/Conditions/Exclusions/Limitations/Restrictions:
Please see the Income Protection Plan booklet:
https://www.cornmarket.ie/income-protection/nuig-income-protection-plan/#main

Please see the Group Life Plan booklet:
https://www.cornmarket.ie/nui-voluntary-life-assurance-plan/

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