

Life Claims Package

IMPORTANT!

We are pleased to provide you with this claims package. There are some important points we would like to bring to your attention, to ensure that your claim is processed as fast as possible:

1. Please ensure that every field is **fully** completed by the executor or next of kin, and the deceased's Physician.
2. Please ensure that you enter your email address in "Section 1: Claimants Section". We email most claim communication, and want to be sure that you are always up to date with the status of your claim.
3. On the last page of this claims package is the 'What Happens Now' section. Please read this section so you know exactly what to expect with the claim, and specifically the last section that requires your signature acknowledging you must return this claims package within **five** business days.

Before sending in the claims package please ensure that you thoroughly go over the 'Claims Checklist' on page 2 of this claims package to ensure you have everything complete and supporting documents attached. While emailing is preferred, you can submit your completed claims package to Canadian Premier's authorized administrator using any of the four methods below:

1. **Email:** claims@premiumservicesgroup.ca
2. **Claims Fax:** 1.888.341.4888
3. **Mail:** Premium Services Group
300- 495 Richmond St.,
London ON N6A 5A9
4. **Upload by Lender:** If you choose, you may request that the Lender upload the claims documents directly on your behalf by completing the Consent Form below.

STORE STAFF: If you are submitting the claims package on behalf of the customer, DO NOT email the claims package directly to PSG. Scan the documents and send them from the scanner directly to the internal claims department at claims@cashmoney.ca to ensure the information is securely uploaded to PSG.

CONSENT FORM

To: _____ [Name of lender] (the "Lender")

I hereby confirm that I have requested that the Lender scan and submit certain claims and other related forms (the "Forms") to Canadian Premier Life Insurance Company (and its authorized administrator: Premium Services Group Inc. ("PSG")), on my behalf. I consent to the collection, use and disclosure of my personal information contained in the Forms by the Lender for the purpose of uploading and transmitting such Forms to the Insurer (including PSG), provided that the Lender shall either return to me or securely destroy the Forms following such transmission and shall not retain any personal information contained in the Forms.

I acknowledge and agree that you are submitting the attached claims documents I have provided to you as a courtesy only. You will not be liable to me for any financial loss, damages, expenses, inconvenience or any other type of loss I may suffer due to: your failure or your service provider's failure to transmit the documents to the claims administrator, including your failure to transmit the documents in a timely manner; or if any of the documents provided to you are lost, intercepted, altered or misused by someone else. Also, you will not under any circumstances be liable to me for any indirect, consequential, punitive or exemplary damages of any kind, even if you were advised of the possibility of such losses or were negligent. These limitations apply to you, your officers, directors, affiliates, employees and agents, regardless of the form or the basis of action, including a cause of action in contract, tort (including negligence), statute or any other doctrine of law.

Claimant Name (please print)

Claimant Signature

Date (month/day/year)

Cash Money is not the insurer and plays no part in determining coverage or in claims adjudication or disposition.

Authorized Administrator for Canadian Premier Life

Premium Services Group
300- 495 Richmond St.,
London ON N6A 5A9

Claims Info: **1-855-755-2430**
Claims Fax: **1-888-341-4888**
Claims Email: **claims@premiumservicesgroup.ca**

Claim Information

Date: _____ (dd/mm/yy) No. of Pages: _____ (incl. cover)
Cash Money Contact: _____ E-mail: _____
Phone: _____ ext. _____ Fax: _____
Claimant's Name: _____

Claim Checklist

Please note that ALL claims info must be received in order to process claim
(Please check boxes when completed)

Claim Form completed in full?	
Copy of Death Certificate?	
Copy of loan documents outstanding on date of death?	
Additional Information? <i>(please note)</i>	

IMPORTANT

1. We must be notified at the offices of our authorized administrator, PSG, within **30 days** of the date of death
2. the completed claim form (*see checklist below*) must be submitted to PSG at the address indicated above within **90 days** of the date of the insured's death

Submitted By:	Please Note
Cash Money	<ul style="list-style-type: none"> • Please watch for Confirmation email from PSG
Customer	<ul style="list-style-type: none"> • Please ensure ALL documents are faxed/emailed to the contact info above • Please watch for email confirmation from our authorized administrator, PSG, that file was received (If you are sending pictures of completed docs to email in, please ensure photo is clear)

Life Insurance Claim Form

Loan Protection Program #ST001

Canadian Premier Life Insurance Company
C/O Premium Services Group Inc.
495 Richmond St., Suite 300, London, ON, N6A 5A9
FAX 1-888-341-4888

CLAIMANT'S STATEMENT

This section to be completed by Executor or Next of Kin

- To be completed by the claimant
- All sections must be fully completed and clearly printed, and attach copies of your loan documents.
- The Claimant's Statement and Authorization must be signed by the Claimant.
- Mail or fax both the Claimant's Statement and the Physician's Statement to the Insurer at the address or fax number shown above.

Deceased's Name

_____ (Last) (First) (Int)

Claimant Email:

In order to process your claim as efficiently as possible, most written communication is sent via email. Please ensure you check all mailboxes for emails from our authorized administrator at the domains @premiumservicesgroup.ca (eg. claims@premiumservicesgroup.ca)

Residence at Death

Place of Death

Date of Birth (mm/dd/yyyy)

Place of Birth

Nature of Sickness

(if accident, state when, where & how)

Date of Death (mm/dd/yyyy)

Onset of Illness (mm/dd/yyyy)

Prior History of Same or Related Illness No Yes (describe)

Claimant Name

Phone Number ()

_____ (Last) (First) (Int)

Relationship of Claimant to Deceased Executor Next of Kin Other

Address

_____ (Number, street, apartment number) (City) (Province) (Postal code)

CLAIMANT'S DECLARATION AND AUTHORIZATION

CLAIMANT'S CERTIFICATION: The above statements are true and complete to the best of my knowledge and belief.

PRIVACY NOTICE: The information provided on this claim form and otherwise in respect of this claim, is required by Canadian Premier Life Insurance Company, its reinsurers and authorized administrators (the "Insurer") to assess this claim. For these purposes, the Insurer will also consult its existing insurance files, collect additional information from the claimant and where required, collect information from and exchange information with, third parties. Limited information related to the status of the claim and the amount of the debt will be exchanged with the creditor who is the beneficiary under this plan, strictly for the purpose of administering insurance benefits. Medical information will not be provided to the creditor without an additional specific authorization to that effect.

AUTHORIZATION: I authorize, for a period of not more than twenty-four months from the date hereof, any physician, practitioner, health care provider, hospital, health care institution, and any other medical or medically related facility, any insurance or reinsurance company, Worker's Compensation Board or similar plan or organization, federal, territorial or provincial government department, or any other corporation or organization, institution or association, including any group policyholder and employer, possessing records or knowledge of the late _____ (the "Deceased") to release and exchange with Canadian Premier Life Insurance Company, or representatives thereof, all personal health information, benefit payment, employment or financial information about the Deceased or any other information or records about the Deceased in its possession that is requested while administering this claim. I am granting this authorization and direction in my capacity as _____ and concerning my interests or rights in such capacity. I agree that a photocopy or facsimile of this authorization shall be as valid as the original. I have provided my personal email address above for the purpose of receiving communication regarding this claim. I give Canadian Premier Life Insurance Company and its representative's permission to communicate the details about this claim using the email address provided.

I understand why I have been asked to disclose this information and the risks and benefits of consenting or refusing to consent. I understand that I can withdraw my consent at any time, but that if I do, the Insurer will not be able to assess my claim and will not pay benefits.

Claimant's Name

Signature

Date (dd/mm/yyyy)

Canadian Premier Life Insurance Company
25 SHEPPARD AVENUE WEST, SUITE 1400 TORONTO, ONTARIO M2N 6S6

ST001 LICF-112023

Life Insurance Claim – Proof of Death
Loan Protection Program #ST001

Canadian Premier Life Insurance Company
C/O Premium Services Group Inc.
495 Richmond St., Suite 300, London, ON, N6A 5A9
FAX 1-888-341-4888

PHYSICIAN'S STATEMENT

This section to be completed by Attending Physician

Please complete this form and return it to the Claimant.
The Claimant is responsible for any fee for this information.

The Medical Certification follows the recommendation of the World Health Assembly made in Geneva on July 24, 1948. It has been accepted by all states in the United States and all provinces in Canada. In the interest of accurate vital statistics, please conform to the international list of causes of death.

Full Name of Deceased _____ Date of Birth _____
(Last) (First) (Init) (mm/dd/yyyy)

Place of Death _____ Date of Death _____
(if in hospital or institution, give name) (mm/dd/yyyy)

CAUSE OF DEATH Enter one cause for each of (a), (b) and (c)

Disease of condition directly leading to death: Interval Between Onset and Death
(This does not mean the mode of dying such as heart failure, asthenia, etc.
It means the disease, injury or complication which caused death).

(a) _____ (a) _____

ANTECEDENT CAUSES OF DEATH (Morbid Conditions, if any, giving rise to the above cause (a) stating the underlying cause last)

Due to (b) _____ (b) _____

Due to (c) _____ (c) _____

Other significant conditions: (Contributing to the death but not related to the disease or condition causing death)

Date of first attendance for last sickness _____
(mm/dd/yyyy)

Date of last attendance for last sickness _____
(mm/dd/yyyy)

Did the deceased receive treatment during the last 3 years from another physician? Yes No

If yes, please provide the name and address for each physician consulted. _____

Signature of Physician _____ Name _____ Date _____ Signed at _____

Address _____
(Number, street, unit number) (City) (Prov.) (Postal code)

Canadian Premier Life Insurance Company
Death Benefit Claim

What Happens Now?

Claim is Sent to Canadian Premier's Authorized Administrator: PSG

- Claims are to be sent directly to PSG
- PSG will send email confirmation to both Cash Money and Customer. Please ensure confirmation is received within 24 hours. If not, please resend file or contact PSG

Claim is Processed by PSG

- Once ALL required documents are received, claims processing takes 48-72 hours
- If any documents or supporting material is missing you will be notified by email

Claim is Approved

- Once a file has been approved
 - A benefit equal to the outstanding balance (up to the maximum indicated in the Certificate of Insurance) on the date of death will be paid to Cash Money to be applied to the unpaid account

Claim is Declined

- If this claim for benefits is declined, you will be notified in writing.
- Should you wish to dispute any decision made you may contact Canadian Premier's administrator, PSG at 1-855-755-2430

Please note: If you have any concerns with the handling of your claim or other related matters of service or concern, you may contact Canadian Premier Life Insurance Company directly at the address below or at 1-800-763-1300 or online at <https://www.canadianpremier.ca/complaints/>

IMPORTANT

Please note that loan payments are required to be kept up to date while this claim is being adjudicated and until the payment is received by Cash Money, in order to avoid additional interest and fees from accumulating. **Claim Benefits do NOT include any late penalty or arrears interest.**

Furthermore, if the completed documents are not received within the five (5) business days, we will assume that you have decided not to proceed with your claim and all late fees and interest will be accrued back to the date your last payment was due.

Claimant Signature: _____