canadian premier™
A Securian Financial company

Injury and Sickness / Critical Illness 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 yourself, your Physician and your employer.**
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? ***(Doctor's/Employer's section completed)***	
Copy of loan documents outstanding on date of disability?	
Additional Information? *(please note)*	

IMPORTANT

1. We must be notified at the offices of our authorized administrator, PSG, within **30 days** of your date of injury, sickness or critical illness
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 your injury, sickness or critical illness

Submitted By:	Please Note
Cash Money	• Please watch for Confirmation email from PSG
Customer	• 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)

Injury/Fracture/Sickness/Critical Illness

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

Section 1 - CLAIMANT'S STATEMENT

(To be completed by the Insured/Claimant - Please Print Clearly)

Reason for Claim: ☐ Injury/Fracture ☐ Sickness ☐ Critical Illness

Information about Insured/Claimant

Name _____
(Last) (First) (Init)

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 domain **@premiumservicesgroup.ca**
(eg. **claims@premiumservicesgroup.ca**)

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

Telephone No. (_____) _____ Sex ☐ M ☐ F Date of Birth (mm/dd/yyyy) _____

Name of Employer at Time of Loss _____

Information about your Injury/Sickness

Date Injury/Sickness occurred (mm/dd/yyyy) _____ Place of Accident: _____

Describe fully how the accident occurred _____

Describe your Injury/Sickness _____

Name of your employer _____

Name of your Physician _____ Telephone No. _____

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

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 employer, physician, practitioner, health care professional, hospital, health care institution, and any other medical or medically related facility, any insurance or reinsurance company, Workers' Compensation Board, HRDC or similar plan or organization, federal, territorial or provincial government department, or any other corporation or organization, institution or association possessing records or knowledge of me to release and exchange with Canadian Premier Life Insurance Company, or representatives thereof, all personal health information, benefit payment, employment or financial information about me or in its possession that is requested while administering this claim. A photocopy or facsimile of this authorization is 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 Signed

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Section 2 - EMPLOYER'S STATEMENT (Please Print Clearly)

Note to Claimant:

- **If an official ROE will be submitted with your claim package, this form does not need to be completed.**
- **In the absence of an official ROE, this form is to be completed and signed by your Employer only.**
- **This form is only to be completed if you are unable to work for 10 consecutive working days due to Injury or Sickness.**

Employee's Name _____
(Last) (First) (Init)

Reason for Employee's absence from work _____

Seasonal Employee ☐ Yes ☐ No *If Yes, provide total number of hours worked in the past 12 months: _____

Employee's first day worked (mm/dd/yyyy)_____

Employee's last day worked (mm/dd/yyyy)_____ Date Employee did or will return to work (mm/dd/yyyy)_____

Name of Employer _____

Employer's Address_____
(Number, street, unit number) (City) (Prov.) (Postal code)

Name of Authorized Official _____ Title of Authorized Official _____

Contact Telephone Number (_____)_____ Fax Number (_____)_____

Declaration: I declare that the information provided on this form, concerning the employee and his/her employment, is true to the best of my knowledge.

Employer's Signature _____ **Date Signed** _____

Injury/Fracture/Sickness/Critical Illness

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Section 3 - PHYSICIAN'S STATEMENT (Please Print Clearly)

Note to Claimant:

- To be completed by the family physician who has the medical records. If there is no family physician, then by the physician treating the current injury or sickness.

The Claimant/Patient is responsible for having this form completed and for any fees charged.

Patient's Name _____ Date of Birth _____
(Last) (First) (Init) (mm/dd/yyyy)

HISTORY

A) When did symptoms first appear or when did the injury occur? (mm/dd/yyyy) _____

B) Has the patient ever had the same or a similar condition? ☐ Yes (state when and describe below) ☐ No ☐ Unknown

_____

C) Is condition due to injury or sickness arising out of employment? ☐ Yes ☐ No ☐ Unknown

D) Name of any other treating physicians: _____

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

DIAGNOSIS (Including any complications)

A) Primary Diagnosis _____ Date of Diagnosis (mm/dd/yyyy) _____

i) Consultation Dates Leading to Diagnosis (list all): _____

_____

B) Secondary (if applicable) _____ Date of Diagnosis (mm/dd/yyyy) _____

C) Subjective Symptoms _____

D) Objective Findings _____
(x-rays, laboratory, EKG, clinical findings)

E) List any bones that were fractured: _____

TREATMENT

A) Date of First Visit _____ Date of Last Visit _____
(mm/dd/yyyy) (mm/dd/yyyy)

B) Frequency of visits ☐ weekly ☐ monthly ☐Other - Specify: _____

C) Date of Hospitalization: Confined from (mm/dd/yyyy) _____ to (mm/dd/yyyy) _____

D) Nature of Treatment _____

E) Does the fracture indicated above require the following treatment(s): ☐ Fixation ☐ Metal Fixation ☐ Open Operation Grafting

Date of Treatment (mm/dd/yyyy) _____

REMARKS

Period during which patient is/was unable to work: ☐ 1 - 3 months ☐ 4 - 6 months ☐ Unknown

Additional Comments/Information _____

_____ _____ _____ (_____) _____
Signature of Physician Name Date Telephone

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

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C/O Premium Services Group Inc.
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FAX 1-888-341-4888

Critical Illness Definitions

Cancer (Life-Threatening)

Coverage: Defined as a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue.

Excluded: Carcinoma in situ; Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without level IV or V invasion); any non-melanoma skin cancer that has not become metastatic (spread to distant organs); stage A (T1a or T1b) prostate cancer.

Heart Attack (Myocardial Infarction)

Coverage: Defined as the death of a portion of heart muscle as a result of inadequate blood supply as evidenced by:

1. New electrocardiographic (ECG) changes indicative of a myocardial infarction, and by
2. The elevation of cardiac biochemical markers to levels considered diagnostic for infarction.
3. Heart attack during coronary angioplasty is covered provided that there are diagnostic changes of new Q wave infarction on the ECG in addition to elevation of cardiac markers.

Excluded: Does not include an incidental finding of ECG changes suggesting a prior myocardial infarction, in the absence of a corroborating event.

Stroke

Coverage: Means an acute cerebral vascular accident (CVA), producing neurological sequelae lasting more than thirty (30) days and caused by thrombosis, hemorrhage, or embolism from an extra-cranial source. There must be evidence of measurable, objective neurological deficit.

Excluded: Transient Ischemic Attacks (TIAs) are not covered. TIA is a brief focal neurological deficit that resolves without any permanent neurological impairment.

Renal (Kidney) Failure

Coverage: Means end stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis, peritoneal dialysis or renal transplantation is initiated.

Major Organ Transplant & Major Organ Failure

Coverage: On waiting list-is "the Diagnosis of the irreversible failure of the heart, both lungs, both kidneys, or bone marrow.

Excluded: Transplantation must be medically necessary.

Canadian Premier Life Insurance Company
Injury/Fracture/Sickness/Critical Illness 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

- **Critical Illness**: a benefit equal to the outstanding balance (up to the maximum indicated in the Certificate of Insurance) on the date of CI will be paid to Cash Money to be applied to your account
- **Disability:**
  - **Immediately:** an initial payment based on your payment mode, equal to 1 monthly, 2 bi-weekly or 4 weekly installments will be paid to Cash Money to be applied to your account
  - **Every 30 days:** You are required to present a copy of a doctor's note on their letterhead or employers statement every 30 days from the date you were disabled confirming you are unable to work.
    - Upon receiving acceptable proof of inability to work; an additional payment qual to your payment mode will be paid every 30 days for up to 6 months **subject to the benefit maximums** as indicated in the Certificate of Insurance.
    - Proof must be continuous, and provided within 90 days of the date required
    - You will not be required to provide confirmation of disability during the period in which the physician has indicated you will be unable to work on the claim form

Claim is Declined

- If your claim for benefits is declined, you will be contacted 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 you are required to make your loan payments while your claim is being adjudicated and until any benefit payments are 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: _____