

DISABILITY CLAIM APPLICATION FORMS

For

Standard / Partial Payment and Dismemberment Plans

"INSTRUCTIONS"

ALL OF THE FOLLOWING PROPERLY COMPLETED FORMS ARE ESSENTIAL TO THE PROMPT PROCESSING OF YOUR DISABILITY CLAIM:

• INFORMATION RELEASE FORM

ATTENDING PHYSICIAN'S STATEMENT

CLAIMANT'S STATEMENT

EMPLOYER'S STATEMENT

Please ensure that all the attached forms are fully completed, witnessed where indicated, and that all details listed on the forms are provided by you, your employer and your doctor. (Incomplete forms will be returned for correction, which will delay our claim process and our service to you.)

NOTE: You must also provide the following documents:

- □ A copy of your finance contract (For lender/loan verification)
- A copy of your driver's license (For confirmation/verification of age)
- A copy of your motor vehicle accident (MVA) report and damage repair estimate (for disabilities arising from an MVA)
- A copy of your acceptance/denial letter from your provincial workers compensation board (if your injury/illness is work related)
- □ A copy of your Record of Employment from your previous occupation (if your current employer differs from your employer on the Effective Date of Insurance)

Before you submit your claim for benefits, please read your Certificate of Insurance carefully; in particular the section entitled "LIMITATIONS AND EXCLUSIONS".

Under conditions of the policy, proof of claim must be submitted to our company on forms supplied by the company within **ninety days** of the event giving rise to the claim, and you must be totally disabled for longer than the waiting period specified on your Certificate of Insurance to claim benefits.

We remind you that it remains your responsibility to continue to make your payments to your Lender until your claim is accepted and approved for payment by us. Our terms of payment as an Insurer will differ from the terms of payment required by your Lender, therefore, we recommend that you contact your Lender to ensure that you do not default on your obligation pending claim settlement.

ALL APPROVED BENEFITS ARE FORWARDED DIRECTLY TO YOUR LENDER.

PROMPT REPORTING OF YOUR CLAIM IS IMPORTANT. (Immediately following an eligible disability)

UPON RECEIPT OF YOUR COMPLETED CLAIM FORMS WE WILL NOTIFY YOU:

- IF WE NEED MORE INFORMATION
- WHEN YOUR CLAIM IS APPROVED AND PAID
- IF YOUR CLAIM CANNOT BE PROCESSED AND THE REASONS WHY

THE INITIAL EXPENSES REQUIRED FOR PROVIDING THE PROOF OF CLAIM INFORMATION ARE THE RESPONSIBILITY OF THE CLAIMANT



INFORMATION RELEASE FORM

Before First Canadian Insurance Corporation "FCIC" can determine if you are eligible to receive compensation for your disability, it may be necessary that we obtain additional information on your behalf, to assist us in determining eligibility.

This may consist of contacting *physician(s)*, *hospital*, *or other medical health care professionals*, for personal health information (your medical history) and/or your present treatment, your *provincial health care organization* for an outline of benefits paid, and your pharmacy, for a list of your prescribed medications. We may also, from time to time, contact your *physicians*, or *other medical health care professionals* for updates regarding your condition.

Also, we may be required to contact your present and/or previous employer to clarify your employment status at the time this policy was purchased, details surrounding your job function(s), and verification of a return to work date.

In the case of a Motor Vehicle Accident (or acute injury, if applicable), our office may require details surrounding your accident from the applicable *law enforcement agency* and your *insurance company*.

In all cases, we will need to contact your Lender for loan verification, and updates regarding the status of your account, as all approved benefits are forwarded directly to them to be applied to your loan.

FCIC, in all cases, will advise you when information is requested on your behalf. If you require any clarification regarding the necessity of requesting any information on your behalf, please feel free to contact our Claims Department.

You may withdraw your consent at any time, by advising our office, in writing.

FCIC, under no circumstances (unless required by law) will release the information received as a result of this release to a third party.

I hereby authorize any physician and other medical health care professionals, provincial health care organization, hospital, Lender, employer, law enforcement agency, insurance company, information bureau, or any organization or person with records or knowledge, of the Insured's health and employment, to release the necessary information to First Canadian Insurance Corporation. A facsimile or photocopy of this authorization shall be as valid as the original.

Signature of Claimant

Date

Print Name

This Consent is Valid for:

- The Term of the Policy
- This Claim only
- Other _____

Witness Signature

Witness Print Name

Certificate Number (See Application for Insurance)



INFORMATION RELEASE FORM

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This may consist of contacting *physician(s)*, *hospital*, *or other medical health care professionals*, for personal health information (your medical history) and/or your present treatment, your *provincial health care organization* for an outline of benefits paid, and your pharmacy, for a list of your prescribed medications. We may also, from time to time, contact your *physicians*, or *other medical health care professionals* for updates regarding your condition.

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You may withdraw your consent at any time, by advising our office, in writing.

FCIC, under no circumstances (unless required by law) will release the information received as a result of this release to a third party.

I hereby authorize any physician and other medical health care professionals, provincial health care organization, hospital, Lender, employer, law enforcement agency, insurance company, information bureau, or any organization or person with records or knowledge, of the Insured's health and employment, to release the necessary information to First Canadian Insurance Corporation. A facsimile or photocopy of this authorization shall be as valid as the original.

Signature of Claimant

Date

Print Name

This Consent is Valid for:

- □ The Term of the Policy
- This Claim only
- Other ____

Witness Signature

Witness Print Name

Certificate Number (See Application for Insurance)



CLAIMANT'S STATEMENT

SECTION 1 - INFORMATION ABOUT YOU

FULL NAME	MAILING ADDRESS		DATE OF BIRTH
Mrs. Ms.			MONTH DAY YEAR Please supply a copy of your Driver's License
TELEPHONE (PLEASE INCLUDE AREA CODE)	CITY / PROVINCE		CERTIFICATE NUMBER
HOME ()			
WORK ()			
EMAIL:		POSTAL CODE	PROVINCIAL HEALTH CARE NUMBER
DO YOU CONSENT TO CORRESPONDING VIA EMAIL?	YES NO		
HAVE YOU RESIDED IN THE SAME PROVINCE DURING TH IF NO, PLEASE PROVIDE YOUR PREVIOUS ADDRESS:	HE SIX (6) MONTHS PRIOR TO	THE EFFECTIVE DATE OF YOUR	POLICY? YES NO

SECTION 2 - DETAILS OF YOUR FINANCIAL OBLIGATION

LOAN DATE	AGENT				
MONTH DAY YEAR					
LENDER	LENDER ADDRESS	PHONE ()			
		FAX ()			
HAS THIS LOAN BEEN RE-WRITTEN OR REVISED?	LOAN NUMBER	MONTHLY PAYMENT			
YES NO					
IF SO, PLEASE PROVIDE DETAILS					
PLEASE PROVIDE A COPY OF THE FINANCE CONTRACT. (IF THERE ARE ANY ADDENDUMS AND/OR REVISIONS, PLEASE INCLUDE THIS DOCUMENTATION.)					
DO YOU HAVE MORE THAN ONE ACTIVE LOAN INSURED THROUGH FIRST CANADIAN INSURANCE CORPORATION?					

SECTION 3 - ABOUT YOUR DISABILITY

WHAT IS THE ILI	LNESS OR INJ	URY FOR WHICH YO	U ARE CLAIMING E	BENEFITS?		LOCATION OF ACCIDENT
						HOME WORK ELSEWHERE
WHEN DID THES	SE SYMPTOMS	S FIRST APPEAR?	WHEN DID YOU F		YOUR PHYSICIAN	HAVE YOU HAD THE SAME OR SIMILAR CONDITION BEFORE? IF SO, WHEN?
						MONTH DAY YEAR
MONTH	DAY	YEAR	MONTH	DAY	YEAR	NAME OF TREATING PHYSICIAN:
		ESULT OF AN INJUF				
PLEASE OUTLIN	IE YOUR SYMF	PTOMS, AND HOW T	HEY PREVENT YOU	J FROM RETU	IRNING TO WORK.	

IS YOUR CLAIM WORK RELATED? YES NO IF YES, PLEASE PROVIDE YOUR WCB CLAIM #	IF YOUR CLAIM IS WORK RELATED BUT WCB HAS NOT ACCEPTED YOUR CLAIM (OR YOU HAVE NOT SUBMITTED A CLAIM) PLEASE PROVIDE DETAILS REGARDING THIS.
NAME AND PHONE NUMBER OF ADJUSTER:	
PLEASE ALSO SUPPLY A COPY OF YOUR WCB ACCEPTANCE / DENIAL LETTER.	
IS YOUR CLAIM THE RESULT OF A MOTOR VEHICLE ACCIDENT? Q YES ON NO	AUTO INSURER NAME:
	INSURER'S CLAIM NO:
ENCLOSE A COPY OF THE MOTOR VEHICLE ACCIDENT REPORT AND A COPY OF THE DAMAGE REPAIR ESTIMATE (or PROOF OF LOSS STATEMENT)	ADJUSTER'S NAME:
	ADJUSTER'S PHONE NUMBER: ()

NAME OF DOCTOR TREATING THIS DISABILITY	DOCTOR'S ADDRESS		DOCTOR'S TELEPHONE
	DOOTOTISADDILESS		DOOTON'S TELEF HOME
			PHONE ()
WHEN DID YOU BECOME PART OF THIS DOCTOR'S PRACTICE?	CITY PROVINCE	POSTAL CODE	FAX ()
DETAILS OF TREATMENT FROM ANY OTHER FACILITY	FACILITY'S ADDRESS		FACILITY'S TELEPHONE
(ie. Physiotherapy/Chiropractic)			
			PHONE ()
WHEN DID YOU BECOME A PART OF THIS PRACTICE?	CITY PROVINCE	POSTAL CODE	FAX ()
NAME OF FAMILY DOCTOR OF INSURED	DOCTOR'S ADDRESS		DOCTOR'S TELEPHONE
			PHONE ()
WHEN DID YOU BECOME A PART OF THIS PRACTICE?	CITY PROVINCE	POSTAL CODE	
		1 COINE CODE	FAX ()
NAME OF FAMILY DOCTOR ON EFFECTIVE DATE OF COVERAGE	DOCTOR'S ADDRESS		DOCTOR'S TELEPHONE
			PHONE ()
WHEN DID YOU BECOME A PART OF THIS PRACTICE?	CITY PROVINCE	POSTAL CODE	FAX ()
PLEASE LIST THE PHARMACY(IES) WHERE YOU HAVE	PHONE NUMBER(S)		MEDICATIONS FILLED
YOUR MEDICATIONS FILLED			
1.			
2.			
3.			
4.			
WERE YOU HOSPITALIZED?	IF "YES", NAME OF HOSPITAL	-	DATES HOSPITALIZED
			FROM
YES NO			
	PLEASE PROVIDE A COPY O ROOM REPORT AND THE DI		то

PLEASE PROVIDE A LIST OF ALL OTHER INSURANCE COMPANIES FOR WHICH YOU HAVE DISABILITY INSURANCE COVERAGE, INCLUDING ADDRESS, TELEPHONE NUMBER AND CONTACT INFORMATION.

I CERTIFY THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS TRUE, CORRECT, AND COMPLETE TO THE BEST OF MY KNOWLEDGE AND BELIEF. I UNDERSTAND THAT ALL PHONE CONVERSATIONS WITH FCIC REPRESENTATIVES ARE RECORDED FOR QUALITY ASSURANCE, TRAINING PURPOSES, AND DISPUTE RESOLUTION.

Signature



ATTENDING PHYSICIAN'S STATEMENT (TO BE COMPLETED BY YOUR PHYSICIAN)

NOTE TO DOCTOR: THIS STATEMENT WILL BE USED TO DETERMINE YOUR PATIENT'S DISABILITY BENEFITS. CLEAR AND COMPLETE INFORMATION AS TO CAUSE, PROGNOSIS AND TREATMENT WILL SPEED PROCESSING OF THE CLAIM

NAME OF PATIENT	DATE OF BIRTH		PROVINCIAL HEALTHCA	ARE NUMBER	
WHAT IS THIS PATIENT'S DISABLING CONDITION (DIA					
WHAT IS THIS PATIENT S DISABLING CONDITION (DIA					
IS THE PATIENT PREVENTED, BY THE DISABILITY STA	TED, FROM PERFORMING HI	S/HER OCCUPATION?	S 🔲 NO IF YES,	COMPLETE THE FOLLOWING	
WHEN DID THIS DISABLING CONDITION FIRST PREV	/ENT YOUR PATIENT FROM PI	ERFORMING THE DUTIES			
OF HIS/HER OCCUPATION?			MONTH	DAY YEAR	
DOES PATIENT HAVE ANY OTHER MEDICAL CONDITION	ONS WHICH MAY AFFECT THI	S DISABILITY? IF YES, PLEAS	SE EXPLAIN.		
PLEASE PROVIDE A BRIEF HISTORY OF CONDITION					
HISTORY OF ILLNESS OR INJURY TO THE BEST OF MY KNOWLEDGE, PATIENT'S SYMP'		PATIENT WAS MOST RECEN			
				SNEITION	
	YEAR	MONT	TH DAY	YEAR	
PATIENT WAS FIRST SEEN FOR THIS CONDITION		PATIENT HAS BEEN PART O	F MY PRACTICE SINCE		
MONTH DAY Y	/EAR	MONT	TH DAY	YEAR	
TO THE BEST OF YOUR KNOWLEDGE, HAS THE PATIE	ENT PREVIOUSLY SUFFERED	FROM THE SAME OR SIMILAF		ES 🔲 NO	
IF YES, PLEASE PROVIDE THE DATES PREVIOUSLY AT	FTENDED FOR THIS CONDITION	DN			
DID THE PATIENT FULLY RECOVER VES VIEW VIEW VIEW VIEW VIEW VIEW VIEW VIEW					
IS THIS CONDITION DRUG RELATED? IYES INO IF SO, PLEASE LIST THE DRUG(S), AND HOW THEY RELATE.					
IS THIS CONDITION ALCOHOL RELATED?					
HAS THE PATIENT BEEN REFERRED TO A REHABILITATION PROGRAM?					
IF SO, PLEASE LIST THE DATE OF ENROLLMENT EXPECTED DURATION					

IS CONDITION DUE TO INJURY OR SICKNESS ARISING OUT OF PATIENT'S EMPLOYMENT?	I YES	NO
IF SO, HAVE YOU COMPLETED ANY FORMS FOR THIS PATIENT FOR WORKERS COMPENSATION?	YES	NO

DESCRIBE FREQUENCY OF ATTENDANCE (EG: WEEKLY, MONTHLY)	LIST ALL DATES ATTENDED FOR THIS CONDITION:
	A

IS THIS PATIENT FOLLOWING BECOMMENDED TREATMENT	□ NO
LE NO. PLEASE COMMENT:	
	IS THIS PATIENT FOLLOWING RECOMMENDED TREATMENT I YES

PLEASE EXPLAIN THE EXTENT TO WHICH THE PATIENT'S CONDITION AFFECTS C/	APACITY TO PERFORM HIS/HER OCCUPATION
DOES PATIENT'S MENTAL OR NERVOUS IMPAIRMENT AFFECT HIS/HER ABILITY TO) WORK? (IF APPLICABLE, DISCUSS)
HAS THIS PATIENT BEEN REFERRED TO A PSYCHIATRIST, PSYCHOLOGIST OR NE	UROLOGIST? 🔲 YES 🔲 NO
IF SO, PLEASE PROVIDE THE NAME OF THIS PHYSICIAN, INCLUDING A COPY OF	THE REFERBAL LETTER AND ANY CONSULTATION REPORTS.
WHEN DO YOU EXPECT THE PATIENT WILL RECOVER SUFFICIENTLY TO	WHEN DO YOU EXPECT THE PATIENT WILL RECOVER SUFFICIENTLY TO
PERFORM MODIFIED / LIGHT DUTIES?	PERFORM ALL DUTIES OF HIS/HER OCCUPATION?
IF INDEFINITE, ESTIMATE I 1-3 MONTHS I 4-6 MONTHS OVER 6 MONTHS	IF INDEFINITE, ESTIMATE I 1-3 MONTHS I 4-6 MONTHS OVER 6 MONTHS
HAS THIS PATIENT BEEN REFERRED TO A SPECIALIST? YES NO	PLEASE LIST OTHER ATTENDING HEALTH CARE PROFESSIONALS FOR THIS
	CONDITION (NAME, ADDRESS AND TELEPHONE)
IF YES, DATE OF REFERRAL:	
PLEASE PROVIDE COPIES OF THE REFERRAL LETTERS AND ANY SUBSEQUENT	IF THERE ARE ANY REPORTS AVAILABLE FROM THESE SOURCES, PLEASE
CONSULTATION REPORTS.	INCLUDE IN YOUR RESPONSE.
ADDITIONAL INFORMATION	
PLEASE PROVIDE ANY ADDITIONAL INFORMATION OR COMMENTS THAT MAY BE	HELPFUL IN ASSESSING YOUR PATIENT'S CLAIM, INCLUDING ANY PHOTOCOPIES
OF SUPPORTING DOCUMENTATION (ie. BIOPSIES, XRAY RESULTS etc).	
IN YOUR OPINION, WOULD FIRST CANADIAN INSURANCE CORPORATION BENEFI	T FROM AN INDEPENDENT MEDICAL EXAMINATION?
	IN THIS APPLICATION IS TRUE, CORRECT, AND
COMPLETE TO THE BEST OF	MY KNOWLEDGE AND BELIEF.

SIGNED AT		DATE			
CITY	PROVINCE		MONTH	DAY	YEAR
SIGNATURE OF PHYSICIAN		PRINTED NAME AN	ID ADDRESS OF F	PHYSICIAN	

ANY CHARGES FOR THE COMPLETION OF THIS FORM OR THE PROVISION OF RELATED DOCUMENTS ARE THE RESPONSIBILITY OF THE CLAIMANT



EMPLOYER'S STATEMENT

(TO BE COMPLETED BY YOUR PRESENT EMPLOYER)

IF SELF-EMPLOYED ALSO COMPLETE PAGE 4a

EMPLOYEE NAME (CLAIMANT)						
NAME OF EMPLOYER (COMPANY NAME)	EMPLOYER ADDRESS			EMPLOYER TELEP	HONE	
				PHONE ()		
	CITY PROVINCE	POSTAL	CODE	FAX ()		
DATE EMPLOYEE STARTED EMPLOYMENT WITH YOUR COMPANY	EMPLOYMENT TYPE			LAST DATE EMPLO	YEE WORKED	
COMPANY	G FULL TIME G PAF	TTIME	CASUAL			
MONTH DAY YEAR	SEASONAL		NTICE	MONTH	DAY YEAR	
IF PART TIME OR CASUAL, PLEASE DESCRIBE SCHEDULE	AND AVERAGE NUMBER OF HO	OURS WORKED	D PER WEEK.			
IF SEASONAL, HOW MANY YEARS HAS THE EMPLOYEE	IF SEASONAL, PLEASE PROVI	DE THE YEARL	Y WORK SCHE	DULE		
WORKED FOR THIS COMPANY?						
WHAT IS THIS EMPLOYEE'S OCCUPATION?	PLEASE DESCRIBE THE MAIN	DUTIES OF TH	IIS OCCUPATIO	N		
DOES YOUR EMPLOYMENT OFFER LIGHT/MODIFIED	IF SO, PLEASE BRIEFLY OUTL	NE:				
DUTIES TO EMPLOYEES?						
YES NO						
HAS THIS EMPLOYEE PERFORMED OTHER OCCUPATIONS	IF SO, PLEASE LIST JOBS PEF	RFORMED, AND	THE MAIN DU	TIES OF THESE JOE	3S.	
FOR YOUR COMPANY?						
					5 70	
	EMPLOYEE HAD PRIOR TIME O E OR SIMILAR CONDITION?	FF FOR THE				
			TERMINAT		_	
PROVIDE CLAIM NUMBER:			DISABILIT	Y 🔲 QUIT	LOCK-OUT	
□ YES □ NO IF SC), WHEN?		🔲 OTHER, PI	LEASE SPECIFY:		
HAS THE EMPLOYEE WORKED ANY IF YES, PLEASE S	SPECIFY DATES:	EMPLOYEES /	ANTICIPATED D	ATE OF RETURN TO	WORK	
DAYS SINCE THE DATE OF THE		LIGHT DUTIES		5.0.(
DISABILITY?		MONTH NORMAL DUTI	IĒŠ	DAY	YEAR	
YES NO		MONTH		DAY	YEAR	
PLEASE PROVIDE THE NAME AND PHONE NUMBER OF YO	OUR EMPLOYEE GROUP MEDIC	AL PLAN, INCL	UDING ANY I.D	. NUMBERS RELATI	NG TO THIS EMPLOYEE:	

I CERTIFY THAT THE INFORMATION CONTAINED IN THIS DECLARATION IS TRUE, CORRECT, AND COMPLETE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

EMPLOYER REPRESENTATIVE SIGNATURE

PRINTED NAME IN FULL

TITLE

DATE

ANY CHARGES FOR THE COMPLETION OF THIS FORM OR THE PROVISION OF RELATED DOCUMENTS ARE THE RESPONSIBILITY OF THE CLAIMANT.



EMPLOYMENT INFORMATION AT THE TIME OF POLICY PURCHASE (complete only if different from present employer)

Please provide a copy of your Record of Employment that was issued by your Previous Employer

NAME OF PREVIOUS EMPLOY	/ER	EMPLOYER ADDRES	SS		PHON	Ε()
					FAX	()
					IAA	()
DATE YOU STARTED WITH THIS COMPANY		LAST DATE YOU WORKED					
			MONTH	DAY		YEAF	
				DAI		TLAP	
FULL TIME	APPRENTICE	OCCUPATION AND D	DESCRIPTION				
_	—						
PART TIME	CASUAL						
SEASONAL							
U SLASUNAL							

COMPLETE IF YOU ARE SELF-EMPLOYED

PLEASE PROVIDE:					
D PHOTOCOPY OF YOUR BUSINESS LICENS	3E				
D PHOTOCOPY OF YOUR BUSINESS NOTICE	E OF ASSESSMENT FROM REVENUE CANADA FOR THE F	OLLOWING PERIODS:			
THE YEAR YOU PURCHASED YOU	JR POLICY				
THE MOST RECENT YEAR PRIOR	TO YOUR DISABILITY				
PLEASE ALSO PROVIDE THE STATEMENT OF BUSINESS OR PROFESSIONAL ACTIVITIES (T2125), OR, IF YOUR BUSINESS REQUIRES AN ALTERNATE STATEMENT (IE. STATEMENT OF FARMING ACTIVITIES (T2042) FOR BOTH RELEVANT PERIODS ABOVE.					
ONCE THESE DOCUMENTS HAVE BEEN REV THE FOLLOWING:	/IEWED, WE WILL ADVISE YOU IF FURTHER INFORMAT	ION IS REQUIRED. THIS MAY INCLUDE A REQUEST FOR			
PHOTOCOPIES OF BUSINESS INVOICES FOR A DECISION OF BUSINESS A DECIS)R THE PERIOD ONE MONTH PRIOR TO THE PURCHASE A	ND ONE MONTH PRIOR TO THE ONSET OF YOUR DISABILITY.			
PHOTOCOPIES OF BUSINESS BANK STATE DISABILITY.	EMENTS FOR THE PERIOD ONE MONTH PRIOR TO THE PL	JRCHASE AND ONE MONTH PRIOR TO THE ONSET OF YOUR			
YOUR CLAIMS EXAMINER CAN DISCUSS TH FORMS ARE RECEIVED.	IE SPECIFICS OF WHAT IS REQUIRED TO SUPPORT YO	UR EMPLOYMENT ELIGIBILITY ONCE YOUR CLAIM			
NAME OF COMPANY:	LEGAL ENTITY NAME:	(FOR NUMBERED COMPANIES)			
DATE YOUR BUSINESS STARTED:	NUMBER OF EMPLOYEES:	PERCENTAGE OF OWNERSHIP:			
PLEASE PROVIDE THE DATE LAST WORKED DU	e to your disability:				
ARE YOU CURRENTLY PERFORMING ANY DUTI	ES OF YOUR OCCUPATION? YES NO				
IF SO, PLEASE LIST THESE DUTIES AND HOW T	HEY DIFFER FROM YOUR NORMAL DUTIES:				
TYPE OF EMPLOYMENT: TYPE OF EMPLOYMENT:	PART TIME SEASONAL				