

## We're here to help!

When someone is making a claim, it's usually because they have experienced a personal loss. We know that this can be a very challenging time, so we're here to help make the process as simple as possible.

Our claims team handles the Death, Disability, Critical Illness and Waiver of Premium benefits for all of *ivari's* insurance products. On average we process over 3000 life death claims a year, making sure that all eligible claims are paid.

## Making a claim


All claims include a full review of the insured's file and claims documents (both legally and medically) to ensure that the claim is in good order and all claim documents have been satisfied.

### What you need to know

#### How to make a life claim online:

Go to [ivari.ca](http://ivari.ca) → Learn and Explore → [How do I?](#) → Make a claim → Making a life insurance claim

You can also report your claim via phone or email:

 **Toll Free:** 1-800-846-5970

 **E-Mail:** [ClaimsDepartment@ivari.ca](mailto:ClaimsDepartment@ivari.ca)

### What we need to know

Whether you report your claim online, by phone or by email, here's what we need to know.

Type of claim	Information needed	
Life claims	<ul style="list-style-type: none"> <li>• policy number</li> <li>• insured's first and last name</li> <li>• cause of death (accident or illness)</li> <li>• date of death</li> <li>• country of death (important)</li> </ul>	
Investment Products claims	<ul style="list-style-type: none"> <li>• policy number</li> <li>• insured's first and last name</li> <li>• country of death (important)</li> <li>• date of death</li> <li>• investment payment instructions</li> <li>• cause of death (accident or illness)</li> </ul>	
Living Benefits claims for Universal Life products (Fund Value Payouts)	For occupational disability	For critical illness
	<ul style="list-style-type: none"> <li>• policy number</li> <li>• first date the insured stopped working</li> <li>• cause of occupational disability</li> </ul>	<ul style="list-style-type: none"> <li>• policy number</li> <li>• first date the insured stopped working</li> <li>• type of critical illness</li> </ul>
Waiver of Premium claims	<ul style="list-style-type: none"> <li>• policy number</li> <li>• insured's first and last name</li> <li>• first date the insured stopped working</li> <li>• cause of disability</li> </ul>	
Critical Illness Protection claims	<ul style="list-style-type: none"> <li>• policy number</li> <li>• insured's first and last name</li> <li>• what is the diagnosis?</li> <li>• what is the date of diagnosis?</li> </ul>	

Once you have reported your claim, a claims adjudicator will review your case and contact you within 24 hours to let you know what forms will be required.

With a national network of thousands of independent advisors, *ivari* provides a full range of insurance products designed to help Canadians make the right choice for their protection needs. The people, products and service that make up *ivari* have stood the test of time and have been around for over 80 years in the Canadian marketplace. Through our commitment to always being approachable and transparent in everything we do, we are dedicated to starting a fresh, new conversation about insurance. And we will stand by our word. Visit us at [ivari.ca](http://ivari.ca).



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# Claims

## Each claim is unique

Once you've contacted us and a claims adjudicator has determined the type of claim being reported, we will let you know exactly what is required.

**In some cases, an investigation of the insured's health history or circumstances surrounding the cause of the claim may be required.** Keep in mind that some cases may call for additional requirements not listed here.

### Contestable claims

This is when a claim is made on a policy that is less than 2 years old. These claims will be investigated regardless of the cause of death, disability or critical illness. This is to ensure that all the information provided by the insured in the original application was complete and true, and the policy issued was legally valid.

Investigations can take some time as we need to get records from doctors, hospitals and the provincial health programs. **Most of the time, everything is fine and the claim is paid.**

Requirements include:

- Claimant's Statement ([form # CL213](#))
- Attending Physician's Statement ([form # CL990](#))
- A copy of the insured's birth certificate or similar proof of age

### Foreign deaths

Any death that occurs outside of Canada and the United States is considered a foreign death claim. These types of claims may require additional investigation due to the high incidence of international insurance fraud.

In addition to the standard claim requirements, we also need:

- Foreign Death Questionnaire ([form # CL1720](#))
  - Original documents pertaining to the insured's travel to the country where they died

### Accidental deaths

In addition to the standard claim requirements, we also need:

- Given the exclusions in the Accidental Death Riders, we often require the coroner's report and police reports. We may have to investigate how the accident happened before we can approve these claims.

### Medically assisted death

Generally speaking, a medically-assisted death would be treated the same as an ordinary death when processing a claim, provided that all applicable Canadian legislation (Federal and Provincial), medical association and other guidelines were followed in the process.

In this case, a medically assisted death is not considered a suicide and does not fall within the suicide clause wording in a policy.

Any claim submitted would be assessed based on our normal procedures. We will confirm that the medically assisted death was not related to any illness or other circumstance that had been specifically exempted from coverage at the time the policy was issued. If death occurs during the first 2 years of the policy being issued, we will treat it as a contestable claim.

### Express claims

If the policy is more than 10 years old and under \$50,000 with no changes in the past 10 years, the claim may qualify for express handling.

In this case, we only need:

- Independent Proof of Death (an obituary) or name of the funeral home.
- The beneficiary's name and address

Be sure to confirm this with the Claims Department first.

## Standard claim requirements

### Life Products

#### Policy age 2-5 years

##### Amounts from \$50,000 and up

- Claimant's Statement ([form #CL213](#))
- A Physician's Statement of Death ([form #CL990](#))
- Proof of age

#### Policy age 5+ years

##### Amounts below \$250,001

- Claimant's Statement ([form #CL213](#))
- One of either:
  - An original or notarized copy of the death certificate issued by the Provincial government or the funeral home OR
  - A Physician's Statement of Death ([form #CL990](#))
- Proof of age

##### Amounts \$250,001 and above

- Claimant's Statement ([form #CL213](#))
- One of either:
  - Provincial death certificate OR
  - A Physician's Statement of Death ([form #CL990](#))
- Proof of age

Note: A Funeral Director's Statement of Death is not acceptable as proof of death.

### Investment Products

- Death certificate (original or notarized copy)
- One of either:
  - Claimant's Statement for Investment Products ([form #CL766](#)) OR
  - A signed letter of direction with payment instructions.

#### For rollover of the funds to a new or existing account:

- A completed Application OR
- Letter of Deposit instruction

#### To transfer registered funds to another institution:

- T2033 OR T2030.

### Living Benefits – UL Products (Fund Value Payouts)

- Claimant's Statement ([form # CL1725](#))
- Attending Physician's Statement ([form # CL1008](#))

**Contact the Claims Department first to confirm the benefit is available.**

### Waiver of Premium

- Claimant's Statement ([form # CL1009](#))
- Attending Physician's Statement ([form # CL1008](#))

### Critical Illness Protection product

- Claimant's Statement ([form # CL1477](#))
- Attending Physician's Statement ([form #CL1476](#))
- Copies of medical reports, diagnostic tests and pathology reports

**Contact the Claims Department first to confirm that the diagnosis falls under the Covered Conditions.**

#### Payment of claims:

Approved claims may be deposited directly to the beneficiary's bank account by providing *ivari* with a pre-printed void cheque.

**ALL DOCUMENTS MUST BE ORIGINAL OR NOTARIZED COPIES. EXCEPTIONS MUST BE PRE-APPROVED BY A CLAIMS ADJUDICATOR.**

**NOTE:** Where the beneficiary is the "estate", we also request a notarized copy of the Will or Notarial Will (Quebec). The Claimant's Statement is to be completed by the executor. For Quebec claims where the spouse is the beneficiary, we also require the completion of form CL580, Questions to be Posed when a Spouse Claims as Beneficiary, in order to confirm spousal status.