

Instructions

Please feel free to ask the Company's Branch Office or Agent for information or assistance in completing the Claim Forms. They will be glad to do anything they can to help you without charge.

COMPLETING THE CLAIMANT'S STATEMENT

1 If the policy is payable to a named beneficiary or beneficiaries

- a) This statement should be completed by the named beneficiary. If any named beneficiary is a minor, this statement should be completed on behalf of the minor beneficiary, by the legal guardian or other person authorized by law to deal with the minor's property. A certified copy of the Letters of Guardianship of the Estate of the minor must be submitted.
- b) If one claimant is making claim under two or more policies, he need only complete one Claimant's Statement indicating all policies for which a claim is being made.
- c) If there are two or more beneficiaries, any one of them may complete the Claimant's Statement on behalf of all, in which case the full name, address, and Social Insurance Number of each beneficiary must be indicated.
- d) If any named beneficiary is deceased, proof of death of such beneficiary must be furnished.

2 If the policy is payable to the estate of the deceased

- a) If the deceased left a Will, this statement should be completed by the Executors of the Will and a notarized copy of the Will and Letters of Administration (Letters Probate) must be furnished. In the province of Quebec, there is no provision for probate of a Will which has been drawn in notarial form, so a certified copy of the Notarial Will only is required. However, if the Will is English Form or Holograph (hand-written), it must be probated.
- b) If the deceased did not leave a Will, this statement should be completed by the Administrator of the Estate and a notarized copy of the Letters of Administration without a Will must be furnished. In Quebec, where Letters of Administration are not granted, this statement should be completed by the heirs of the deceased and a Declaration regarding Heirs must be submitted.

3 If the policy is assigned and no release is received

If the policy has been assigned absolutely both in form and in fact, the Claimant's Statement is to be completed by the assignee. If collaterally assigned, the Claimant's Statement is to be completed by both the beneficiary and assignee. Upon approval of claim, payment will be made by a cheque payable jointly to the beneficiary and assignee, unless otherwise directed by both parties.

4 Claimant's Social Insurance Number (S.I.N.)

This information should be filled in by the claimant as it may be required for the reporting of any taxable income paid to the claimant. If the claimant has never been assigned a number, leave blank. If the estate of the deceased is the claimant, the deceased's Social Insurance Number should be indicated.



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