

## Injury and Sickness / Critical Illness Claims Package

**IMPORTANT: If you have access to a printer, proceed to the next page.**

If you do not have access to a printer, you may submit this claim package electronically, provided that we receive a copy of your photo ID and signature, as outlined below.

### CLIENT VALIDATION

In lieu of my actual signature, I have attached my valid photo ID and signature page to this claim package. My photo ID and signature provide any and all authorizations and permissions detailed on the claim form.

### INSTRUCTIONS:

1. Complete the electronic claim form, and save it as a file on your computer or phone.
2. On a separate piece of paper:
  - a) Write the following Claim/Policy Number:  
  
**Injury Sickness Critical Illness  
Line of Credit Protection Program #LOC001-LD01**
  - b) Place your Photo ID on the paper
  - c) Sign and date the paper
  - d) Take a photo of the paper

Email the completed claim form and the ID photo to:

[claims@premiumservicesgroup.ca](mailto:claims@premiumservicesgroup.ca)

Example:



## 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@lenddirect.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)

**Lend Direct Corp. is not the insurer and plays no part in determining coverage or in claims adjudication or disposition.**

**Authorized Administrator for Canadian Premier Life**

<b>Premium Services Group</b> 300- 495 Richmond St., London ON N6A 5A9	Claims Info: <b>1-855-755-2430</b> Claims Fax: <b>1-888-341-4888</b> Claims Email: <b>claims@premiumservicesgroup.ca</b>
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**Claim Information**

Date: \_\_\_\_\_ (dd/mm/yy)                      No. of Pages: \_\_\_\_\_ (incl. cover)

Lend Direct 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? ( <i>Doctor's/Employer's section completed</i> )	<input type="checkbox"/>
Copy of Line of Credit documents outstanding on date of disability?	<input type="checkbox"/>
Additional Information? ( <i>please note</i> )	<input type="checkbox"/>

**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
Lend Direct	<ul style="list-style-type: none"> <li>Please watch for Confirmation email from PSG</li> </ul>
Customer	<ul style="list-style-type: none"> <li>Please ensure ALL documents are faxed/emailed to the contact info above</li> <li>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)</li> </ul>

# Injury/Fracture/Sickness/Critical Illness

Line of Credit Protection Program #LOC001-LD01

## 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 \_\_\_\_\_

**Injury/Fracture/Sickness/Critical Illness**  
Line of Credit Protection Program #LOC001-LD01

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 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 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

Line of Credit Protection Program #LOC001-LD01

## 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)

# Injury/Fracture/Sickness/Critical Illness

Line of Credit Protection Program #LOC001-LD01

## Section 3 - PHYSICIAN'S STATEMENT

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### 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 Lend Direct 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 Lend Direct 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 Lend Direct 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 of the **Monthly Amount Insured** equal 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 Line of Credit payments while your claim is being adjudicated and until any benefit payments are received by Lend Direct, 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: \_\_\_\_\_