

Involuntary Unemployment 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:

**Involuntary Unemployment
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

Example:



Involuntary Unemployment 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 and your employer (if no Record of Employment is available).
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

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)
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 <u>full</u> ?	
Record of Employment attached?(Section 2 completed if no ROE)	
Copy of line of credit documents outstanding on date of unemployment?	
Additional Information? (<i>please note</i>)	

IMPORTANT

1. We must be notified at the offices of our authorized administrator, PSG, within **30 days** of your date of unemployment
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 unemployment

Submitted By:	Please Note
Lend Direct	<ul style="list-style-type: none"> • Please watch for Confirmation email from PSG
Customer	<ul style="list-style-type: none"> • 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)

Involuntary Unemployment Claim

Line of Credit Protection Program #LOC001-LD01

Section 1 – CLAIMANT’S STATEMENT (Please Print Clearly)

Note to Claimant:

- To be completed by the Insured/Claimant.
- Attach copies of (1) your Record of Employment (ROE), (2) your EI Benefit Statement – Notice of Claim slip (or correspondence from HRDC confirming the status of your EI claim) and (3) your Line of Credit Documents
- Mail or fax the completed form and attachments to the Insurer at the address or fax number above.

Claimant’s 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 Last Employer _____ Occupation _____

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

Date of Hire (mm/dd/yyyy) _____ Last Day Worked (mm/dd/yyyy) _____ Hours Worked per Week _____

Reason for Unemployment _____

If you are not eligible for E.I. Benefits, please state reason _____

When did you apply for E.I. Benefits? (mm/dd/yyyy) _____

Claimant’s Declaration: 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 relating 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 or details relating to the claimant’s employment will not be provided to the creditor without an additional specific authorization to that effect.

Special authorization: By checking this box I authorize Canadian Premier Life Insurance Company to release non-medical details to Lend Direct Corp. regarding my claim decision.

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

Involuntary Unemployment Claim
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.

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

Reason for Unemployment _____ With Cause? Yes No

First Day Worked (mm/dd/yyyy) _____ Last Day Worked (mm/dd/yyyy) _____

If the employee was laid off, when was he/she first advised? (mm/dd/yyyy) _____

Is this lay-off/work suspension due to a seasonal work stoppage? Yes No

Details: _____

Declaration: I declare that the information in Section 1 and 2 of this form, concerning the employee and his/her employment, is true to the best of my knowledge.

Employer’s Signature _____ **Date Signed** _____

Employer’s Name _____ Telephone Number (_____) _____

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

Canadian Premier Life Insurance Company Involuntary Unemployment 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

- Once a file has been approved
 - **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 28 days:** You are required to present a copy of an EI deposit slip, or copy of a recent bank statement, showing an EI payment dated every 28 days from the date you were laid off.
 - Upon receiving acceptable proof of EI; an additional payment of the **Monthly Amount Insured** equal to your payment mode will be paid every 28 days for up to 6 months **subject to the benefit maximums** as indicated in the Certificate of Insurance.
 - Acceptable proof must have the claimants name clearly typed/indicated on the proof
 - Proof must be continuous, and provided within 90 days of the date required

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: _____