

Randstad Advantage

Term Life Insurance and Accidental Death Benefit

Policy Number: 17878

Effective: November 1, 2023

The following certificate wording is provided solely for your convenience and reference. It is incomplete and does not include the Policy Particulars page. We periodically make changes to certificate wording and therefore this incomplete sample may not duplicate the wording of any actual issued certificate. It is not to be construed or interpreted in any manner as a contract or an offer to contract. The actual certificate issued to any given member will govern that relationship.

The information in this policy is important to you. It provides the information you need about the benefits available through your contract with Canadian Premier Life Insurance Company (Securian Canada).

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Benefits are underwritten by Canadian Premier Life Insurance Company.

Canadian Premier Life Insurance Company (Securian Canada) agrees to provide the benefits of this policy according to its terms and conditions.

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada.

Signed at Toronto, Ontario



Nigel Branker
Chief Executive Officer



Deliska Beauregard
Chief Legal Officer & Corporate Secretary

**THIS DOCUMENT CONTAINS IMPORTANT INFORMATION ABOUT YOUR INSURANCE.
PLEASE KEEP IT IN A SAFE PLACE.**

Questions? We're here to help. Talk to Securian Canada's Customer Care representative for assistance with your coverage by calling toll-free at 1-877-363-2773 or visit our website at www.securiancanada.ca.

In this document, *you* and *your* mean the owner of this policy. *We*, *us*, *our*, and the company mean Securian Canada.

Please read this policy carefully. It describes the benefits payable and exclusions and reductions of coverage. To help you understand insurance terms, refer to the explanations described later in this policy under the heading, *Insurance terms*.

This is not a participating policy. You are not eligible to receive policyholder dividends.

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SAMPLE

Insurance terms

The following explanations describe insurance terms that may or may not apply to this policy.

Accident

An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.

Beneficiary

The person or persons you name in writing to receive the death benefit.

Doctor

A doctor is a physician or surgeon who is licensed to practise medicine in the location where that practice is carried out.

Evidence of insurability

This may include medical, financial, lifestyle, and family medical history information and other personal history information needed to approve your application for life insurance.

Illness

An illness is a bodily injury, disease, mental infirmity or sickness. Any surgery, needed to donate a body part to another person, which causes total disability, is an illness.

Policy anniversary

The month and day every year that is the same as your policy date.

Policy date

The policy date is the start date of your insurance policy. This date is shown on the *Policy particulars page*.

Premium

The amount paid by a customer to purchase or maintain an insurance policy.

Term insurance

A type of insurance that provides protection for a limited number of years.

General Information

If you change your mind within 30 days

You may send us a written request to cancel your policy within:

- 30 days of receiving it from us, or
- 60 days after the policy is issued, whichever date is earlier.

When we receive your written request we'll refund any amount paid. This is called rescission.

You are considered to have received your policy 5 days after it is mailed from our office.

Your decision to cancel your policy is your personal right. The cancellation is binding on you and any beneficiaries you have named, whether the beneficiaries are revocable or irrevocable.

All of our obligations and liabilities under this policy will end immediately when we receive your request to cancel it.

To cancel your policy, contact our Customer Care centre, toll-free at 1-877-363-2773.

Contesting the policy

The incontestability provisions set out in the provincial or territorial insurance legislation applicable to this policy apply.

Limit on contesting

We cannot challenge the validity of the policy after it has been in effect continuously for two years from the later of the date it took effect and the date it was last reinstated. If the policy is amended to increase or change a benefit or improve a rating, we cannot challenge the validity of the amendment after it has been in effect continuously for two years from the later of the date the amendment took effect and the date the policy was last reinstated.

Exception to the limit on contesting

We can challenge the validity of the policy or an amendment at any time in cases of fraud or cases involving a disability benefit.

Applying for changes to your policy

You may apply to increase or decrease the life benefit, depending on our rules about the age of the insured person and the amount of insurance.

For any policy change we may ask for new evidence of insurability. Your application must be in a form acceptable to us and satisfy our administrative rules. If we approve your application we will change your policy accordingly.

We may charge a transaction fee if you make a change to your policy and we determine the amount of any fee that we charge.

Your right to cancel this policy

You may cancel your policy at any time. Your policy will end on the date we receive your request or any later date you indicate in your request. All of our obligations and liabilities under this policy end on that date. The cancellation is binding on you and any beneficiaries you have named, whether the beneficiaries are revocable or irrevocable.

To cancel your policy, contact our Customer Care centre, toll-free at 1-877-363-2773.

If you cancel your policy within the first 30 days of receiving it from us, we will treat this as a rescission. This is described earlier in your policy under the heading, *If you change your mind within 30 days*.

When your policy ends

If your policy has not ended for any of the reasons already described, it will automatically end on the policy end date shown on the *Policy particulars* page. There is no benefit payable under this policy after the date your policy ends.

Information about our contract with you

Once your policy is in effect, the following documents make up our entire contract with you:

- your application for insurance, including any evidence of insurability, and
- this policy (which includes the *Policy particulars* page).

All of our obligations to you are contained in the documents described above. Any other document or oral statement does not form part of this contract. This policy or any part of this policy may not be amended or waived except by a written amendment signed by two authorized signing officers of the company.

Currency of this policy

All amounts of money referred to in this policy are in Canadian dollars.

Transferring your policy (assignment)

You may be able to transfer your rights under this policy to someone else by assigning the policy. We are not responsible for ensuring that the assignment of your policy is legally valid. If you transfer this policy, contact our Customer Care centre, toll-free at 1-877-363-2773.

Death benefit

If the insured person dies while this policy is in effect, we pay the following amount to the beneficiary:

- the principal insurance death benefit shown on the *Policy particulars* page
- **minus** any unpaid premiums plus interest on the date the insured person dies.

This policy ends on the date the insured person dies.

When we will not pay the principal insurance death benefit (exclusions and reductions of coverage)

We will not pay the principal insurance death benefit, if the insured person takes their own life, regardless of whether the insured person has a mental illness or intends or understands the consequences of their actions, within 2 years of the later of:

- the date the application for this policy was signed
- the policy date, or
- the most recent date your policy was put back into effect, if your policy has been reinstated.

The policy ends on the date the insured person dies.

When the principal insurance death benefit will reduce (reduction of coverage)

On the policy anniversary following the insured person's 65th birthday, the principal insurance death benefit reduces by 50% of the amount for which the insured person was covered before the policy anniversary following the insured person's 65th birthday.

If this policy hasn't ended earlier, this policy ends on the policy end date shown in the *Policy particulars* page.

If this policy is a replacement of insurance

If the death benefit is the result of a replacement of life insurance that was issued by us, we determine the amount payable for the part that is a replacement based on the effective date or dates of your previous insurance and any additional benefits.

Claims

Making a claim for the death benefit

To make a claim, first contact us at 1-877-363-2773. We will then send you the appropriate form to be completed. The person making the claim must complete the form and give us the information we need to assess the claim, including proof that the insured person died while this policy was in effect.

Doctors may charge a fee to complete certain forms. The person making the claim is responsible for any fees for this information.

Before we pay any death benefit, the age of the insured person must be verified. If the age given on the application is incorrect, we adjust the amount we pay to reflect the insured person's correct age.

Minor Beneficiary

A minor cannot personally receive a death benefit under this policy until reaching the age of majority. If you reside outside Québec and desire to designate a minor as the beneficiary, you may wish to designate someone else to receive the death benefit in trust for the minor. If a trustee is not designated, applicable legislation may require that a death benefit payable to a minor be paid instead to a court, or guardian or public trustee. If you reside in Québec and have designated a minor as beneficiary, the death benefit will be paid to the parent(s)/legal guardian of the minor on the minor's behalf. Alternatively (and regardless of whether you reside outside or in Québec), you may wish to consider designating the estate as beneficiary and provide the executor(s) with directions in your will as to the entitlement of the minor.

Legal Actions

Limitation period for insureds residing in Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under this policy is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for insureds residing outside of Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under this policy is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

Paying for your policy

Premiums for this policy

We will provide you with the benefits described in this policy if you pay the premiums shown on the *Policy particulars* page. You must pay all premiums monthly by pre-authorized debit or credit card payment by the due date. Payment must be made to Securian Canada.

The premium is determined according to the gender, age and smoking habits of the insured person. If a change in age puts the insured person into another rate category, premiums are adjusted at the next policy anniversary. We may change your premium each year from the date your policy began, effective on the policy anniversary. We will give you 30 days written notice before the change is made.

If premiums are not received (lapse)

Your policy will end if we do not receive the required premium within 31 days after it is due.

If your policy ends this way it is called a lapse.

To prevent your policy from ending, we must receive a minimum payment before the end of the 31st day after it is due. We will tell you the payment amount.

Putting your policy back into effect (reinstatement)

If your policy ended because it lapsed, you may apply to have it put back into effect if the insured person is alive. This process is called reinstatement.

If you want to put your policy back into effect, you must:

- apply within 2 years of the policy ending
- give us new evidence of insurability that we consider satisfactory, and
- make a payment equal to the reinstatement charge set by us.

If we don't approve your application, we'll refund the amount you paid when you applied to put your policy back into effect. If we approve your application, we will reinstate the policy on the date we approve it.

Additional benefit

Accidental death benefit

We pay the beneficiary an additional amount called an accidental death benefit, if this benefit is in effect and the insured person dies before the policy anniversary immediately following the insured person's 70th birthday:

- as a direct result of an accident
- independently of any other cause, and
- within 365 days of the accident.

The insured person for this benefit and the amount of the accidental death benefit are shown on the *Policy particulars* page.

When the principal insurance death benefit will reduce (reduction of coverage)

On the policy anniversary following the insured person's 65th birthday, the principal insurance death benefit reduces by 50% of the amount for which the insured person was covered before the policy anniversary following the insured person's 65th birthday.

When we will not pay the accidental death benefit (Exclusions and reductions of coverage)

We will not pay the accidental death benefit if the insured person's death or accident is directly or indirectly caused by or associated with the insured person operating a vehicle while their blood alcohol level is more than 50 milligrams of alcohol per 100 milliliters of blood. A vehicle includes any form of ground, air or marine transportation that can be put into motion by any means, including muscular power. We do not take into account whether or not the vehicle is in motion.

We also will not pay the accidental death benefit if the insured person's death or accident is directly or indirectly caused by or associated with the insured person:

- committing or attempting to commit a criminal offence
- taking or attempting to take their own life, regardless of whether the insured person has a mental illness or intends or understands the consequences of their actions
- causing themselves bodily injury, regardless of whether the insured person has a mental illness or intends or understands the consequences of their actions

- taking any drug, unless the drug was taken as prescribed by a licensed medical practitioner
- inhaling or ingesting any poisonous substance, whether voluntarily or otherwise
- inhaling any type of gas, whether voluntarily or otherwise
- having a mental or physical illness or receiving treatment for that illness
- receiving dental or surgical treatment
- voluntarily and deliberately engaging or participating in a dangerous act, activity or stunt, or
- contracting an infection, unless the infection was caused by an external visible wound received in an accident.

In addition, we will not pay the accidental death benefit if the insured person's death or accident is directly or indirectly caused by or associated with civil disorder or war, whether declared or not.

When this benefit ends

This benefit automatically ends on the earliest of:

- the death of the insured person
- the date this benefit ends, shown on the *Policy particulars* page, or
- the date this policy ends.

Statutory conditions

1. The contract

- 1) The application, this policy, any document attached to this policy when issued, and any amendments to the contract agreed upon in writing after the policy is issued, constitute the entire contract, and no agent has authority to change the contract or waive any of its provisions.

Waiver

- 2) Except for residents of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan, the insurer shall be deemed not to have waived any condition of this contract, either in whole or in part, unless the waiver is clearly expressed in writing signed by the insurer.

Copy of application

- 3) The insurer shall, on request, provide to the insured or to a claimant under the contract a copy of the application.

2. Material facts

No statement made by the insured or a person insured at the time of application for the contract may be used in defence of a claim under or to avoid the contract unless it is contained in the application, or any other written statements or answers provided as evidence of insurability.

3. Notice and proof of claim

- 1) The insured or a person insured, or a beneficiary entitled to make a claim, or the agent of any of them, must:
 - a) give written notice of claim to the insurer not later than 30 days after the date a claim arises under the contract on account of an accident, sickness or disability,
 - (i) by delivery of the notice, or by sending it by registered mail, to the head office or chief office of the insurer in the province/territory; or
 - (ii) by delivery of the notice to an authorized agent of the insurer in the province/territory;
 - b) within 90 days after the date a claim arises under the contract on account of an accident, sickness or disability, provide to the insurer such proof, as is reasonably possible in the circumstances, of:
 - (i) the happening of the accident or the start of the sickness or disability;
 - (ii) the loss caused by the accident, sickness or disability;
 - (iii) the right of the claimant to receive payment;
 - (iv) the claimant's age; and
 - (v) if relevant, the beneficiary's age; and
 - c) if so, required by the insurer, provide a satisfactory certificate as to the cause or nature of the accident, sickness or disability for which claim is made under the contract and, in the case of sickness or disability, its duration.

4. Failure to give notice or proof

- 2) Failure to give notice of claim or provide proof of claim within the time required by this condition does not invalidate the claim if:
- a) for residents of Saskatchewan,
 - i. the notice or proof is given or provided as soon as reasonably possible, and not later than the limitation period set out in *The Limitations Act* after the date of the accident or the date a claim arises under the contract on account of sickness or disability, and it is shown that it was not reasonably possible to give the notice or provide the proof in the time required by this condition, or
 - ii. in the case of the death of the person insured, if a declaration of presumption of death is necessary, the notice or proof is given or provided no later than the limitation period set out in *The Limitations Act* after the date a court makes the declaration.
 - b) for residents of any other province, the notice or proof is given or provided as soon as reasonably possible, and in no event later than one year after the date of the accident or the date a claim arises under the contract on account of sickness or disability, and it is shown that it was not reasonably possible to give the notice or provide the proof in the time required by this condition, or.
 - c) for residents of Alberta, British Columbia, Manitoba and Ontario, in the case of the death of the person insured, if a declaration of presumption of death is necessary, the notice or proof is given or provided no later than one year after the date a court makes the declaration.

5. Insurer to provide forms for proof of claim

The insurer must provide forms for proof of claim within 15 days after receiving notice of claim, but if the claimant has not received the forms within that time the claimant may submit his or her proof of claim in the form of a written statement of the cause or nature of the accident, sickness or disability giving rise to the claim and of the extent of the loss.

6. Rights of examination

As a condition precedent to recovery of insurance money under the contract:

- a) the claimant must give the insurer an opportunity to examine the person of the person insured when and as often as it reasonably requires while a claim is pending,
- b) in the case of death of the person insured, the insurer may require an autopsy, subject to any law of the applicable jurisdiction relating to autopsies, and
- c) for residents of Saskatchewan, the insurer shall bear the costs of any examination or autopsy and shall provide copies of reports of any examination or autopsy to the insured or insured's representative.

7. When money is payable other than for loss of time

All money payable under the contract, other than benefits for loss of time, must be paid by the insurer within 60 days after it has received proof of claim.

Respecting your privacy

Respecting your privacy is a priority for Securian Company. We collect information from application forms and other information you provide to us or our distribution partners in connection with insurance and/or financial products offered by us, as well as (with your consent) through independent medical or vocational assessments, if applicable, and from physicians, medical practitioners, hospitals, clinics or other medical or medically related facilities, insurance companies, MIB, LLC. ("MIB"), and other agents, government agencies or other organizations, institutions, or persons that have health records, if applicable. We collect, use and disclose your personal information for purposes that include: confirming your identity, underwriting, including determining your eligibility or need for insurance and/or financial products you request; administration and servicing; claims adjudication; protecting against fraud, errors or misrepresentations; and meeting legal, regulatory or contractual requirements. We, and our affiliates, may use the personal information for the purpose of offering you, or allowing select organizations to offer you, other products and services. You may withdraw your consent for this purpose at any time by phone at: 1-888-968-4155 or by mail at: Privacy Office, 25 Sheppard Avenue West, Suite 1400 Toronto, ON M2N 6S6. We will give access to your personal information only to those of our employees and independent contractors, affiliates within our corporate group, administrators, distribution partners, and other third-party service providers and outsourcers, along with our reinsurers, who need your personal information to do their jobs. We will also provide access to anyone else you authorize. All of our service providers with whom we have a contractual relationship are required to protect your personal information in accordance with this privacy statement and our privacy practices. Sometimes, unless we are otherwise prohibited, these people may be in, or your personal information may be stored on servers located in, other provinces in Canada or in countries outside Canada, so your personal information may be subject to the laws of those other provinces or countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit <http://www.securiancanada.ca/privacy-statement>.

About Securian Canada

We're here for all Canadians and their families – however they define family – because everything we do helps build secure tomorrows. Our practical, life-ready insurance and protection solutions are designed to help provide financial security, so that Canadians can spend more time making every moment count.

For over 65 years, we've been giving Canadians the confidence to face life's uncertainties. Securian Canada brings together strong local roots and expertise, a North American footprint, and a global perspective – all while innovating at the speed the markets we serve expect.

Together with our U.S. parent company – Securian Financial – Securian Canada is a leading insurance provider in the Canadian Financial Institution and Association & Affinity markets. We offer insurance solutions built with genuine care – providing specialized experiences to those we serve.

SAMPLE

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Securian Canada
[securiancanada.ca](https://www.securiancanada.ca)

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