

If we need to further review the coverages requested in the insurance application, each person for whom one or more coverages that pay an amount upon death have been requested will be covered under the Provisional life insurance at no cost.

i The Accident and the Accidental Death, Dismemberment or Loss of Use additional coverages are not included in the Provisional life insurance. As a result, no amount will be payable under the Provisional life insurance for those coverages.

Eligibility

Only 1 condition needs to be met

By the date the insurance application is signed, the premium payment information must be provided in **section H- Paying for the insurance** of the insurance application.

Why it is important to provide accurate information

If the information about the insured person that is provided when applying for the insurance is inaccurate or incomplete, we may cancel the Provisional life insurance for that person and/or deny a claim.

Start of coverage

The Provisional life insurance starts when the insurance application is signed.

Amount payable following a claim

Claims must be made in writing using the required form. We reserve the right to request additional documents and information to review a claim.

What is the amount payable?

We pay the amount of each coverage that pays a benefit if the insured person dies.

Who do we pay the amount payable to?

We pay the amount payable to the designated beneficiary. If no beneficiary has been designated, we pay the amount payable based on applicable legislation.

Limitations and exclusions

1- Limitation applicable to the amount payable

When the insured person has one or more Provisional life insurance agreements in force with us, the total amount payable for all the coverages that pay a death benefit is limited to:

- a) **\$1,000,000** if the insured person is 75 or under when they die;
- b) **\$50,000** if the insured person is over 75 when they die.

2- Exclusions

- a) No amount will be payable if, **in the 5 years prior to** when the insurance application is signed, the insured person:
 - received treatment or consulted a physician or other healthcare professional for signs or symptoms related to the condition that led to their death;
 - underwent tests or exams that showed signs or symptoms related to the condition that led to their death.
- b) No amount will be payable if the insured person is under the age of 15 days when they die.
- c) No amount will be payable if the insured person's death results from suicide.
- d) No amount will be payable if the insured person's death results from a health condition that existed when the insurance application was signed and for which medical assistance in dying was provided.

End of coverage

The insured person's Provisional life insurance ends on the **earliest** of the following dates:

- 1- Automatically, on the effective date of the coverages that pay a death benefit.
- 2- The date the insured person's application for all the coverages that pay a death benefit is denied.
- 3- The date the insurance application is closed.
- 4- Automatically, on the 91st day after the date the insurance application is signed.