

Lock-in number

Under this Temporary insurance agreement in case of death, the coverage providing for the payment of a benefit upon the death of the proposed insured takes effect on the date the insurance application is signed, subject to the following conditions:

1. the proposed insured is between 31 days and age 65, inclusively, on the date the application is signed;
2. the proposed insured answered **no** to all of the eligibility questions from **section I** of the application;
3. **Initial premium payment:** on signing the application, the policyowner must pay at least one monthly premium or 1/20 of the premium for a single-premium policy, depending on the coverages applied for in this application. However, the policyowner is not required to pay any amount exceeding one monthly premium for coverage of \$1,000,000. Desjardins Insurance sets a \$1,000,000 limit under the Temporary insurance agreement in case of death, which cannot be invalidated even if the initial premium paid is higher than the minimum required. If payment of the initial premium is not honoured, this Temporary insurance agreement in case of death will be deemed to have never taken effect;
4. **Maximum death benefit:** the total death benefit available under all Temporary insurance agreements in case of death issued by Desjardins Insurance for the same person is the amount of insurance applied for on that insured person or a maximum of \$1,000,000, whichever is less. If applicable, this death benefit will be reduced by any advance payment made to the policyowner subsequent to a critical illness claim;
5. **Policy internal replacement:** if the proposed insured dies before the new policy becomes effective, Desjardins Insurance agrees to pay the beneficiary the higher of the amount payable under the replaced policy or the amount payable under this Temporary insurance agreement in case of death.

Exclusions

No benefit will be payable in the event of the insured person's death under this Temporary insurance agreement if:

1. the application is a group life insurance conversion;
2. the proposed insured commits suicide, whether sane or insane. Desjardins Insurance's liability is then limited to the refund of the initial premium;
3. the claim is for additional benefits provided for under an Accidental Death, Dismemberment or Loss of use coverage.

Statements

Any statements made by the policyowner or the proposed insureds in this application for life insurance may be contested with respect to this Temporary insurance agreement in case of death.

Termination of coverage

Coverage under this Temporary insurance agreement in case of death terminates on the earlier of the following dates:

1. the effective date of the policy applied for;
2. the issue date of a policy that differs from the policy applied for, such policy being made as a counter-offer by Desjardins Insurance to the policyowner;
3. the date on which Desjardins Insurance sends the policyowner a letter advising that coverage under this Temporary insurance agreement in case of death has terminated or that this application for life insurance has been rejected;
4. the 91st day following the date the application is signed.

No representative of Desjardins Insurance is authorized to amend this Temporary insurance agreement in case of death.

If the conditions on this page apply, give it to the policyowner.