

CLAIM REQUIREMENTS

CREDIT LIFE CLAIMS

Requirements:

- Copy of
- Loan application
 - Promissory note
 - Proof of Death Physician's Statement if death occurred within 2 years of effective date of coverage and/or if balance on date of death is more than \$75,000
 - Funeral Director's Certificate or Provincial Death Certificate if death occurred outside of 2 years of effective date and/or if balance on date of death is less than \$75,000

DATE LOAN ADVANCED	TOTAL AMOUNT OF LOAN	IF REFINANCED OR RENEWED, AMOUNT OF NEW MONEY ADVANCED	INTEREST RATE ON DATE OF LAST PRIN/ INT PAYMENT PRIOR TO DEATH	DATE OF LAST PRINCIPAL OR INTEREST PAYMENT PRIOR TO DEATH	PRINCIPAL BALANCE DUE PRIOR TO DEATH
1) _____	_____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____	_____

LINE OF CREDIT CLAIMS

Requirements:

- Copy of
- Line of Credit application
 - Line of Credit agreement
 - 12 months of statements showing line of credit loan activity prior to death
 - Proof of Death Physician's Statement

DATE LINE OF CREDIT ADVANCED	LINE OF CREDIT LIMIT	IF REFINANCED OR RENEWED, AMOUNT OF NEW MONEY ADVANCED	INTEREST RATE ON DATE OF LAST PRIN/ INT PAYMENT PRIOR TO DEATH	DATE OF LAST PRINCIPAL OR INTEREST PAYMENT PRIOR TO DEATH	PRINCIPAL BALANCE DUE PRIOR TO DEATH
1) _____	_____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____	_____

GROUP MORTGAGE PROTECTION CLAIMS

Requirements:

- Copy of
- Original mortgage document
 - Most recent renewal agreement (if applicable)
 - 6 months of mortgage statements prior to death
 - Proof of Death Physician's Statement if death occurred within 2 years of effective date of coverage and/or if balance on date of death is more than \$75,000
 - For all other mortgage claims, a Funeral Director's Certificate or Provincial Death Certificate

DATE MORTGAGE ADVANCED	TOTAL AMOUNT OF MORTGAGE	IF REFINANCED OR RENEWED, AMOUNT OF NEW MONEY ADVANCED	INTEREST RATE ON DATE OF LAST PRIN/ INT PAYMENT PRIOR TO DEATH	DATE OF LAST PRINCIPAL OR INTEREST PAYMENT PRIOR TO DEATH	PRINCIPAL BALANCE DUE PRIOR TO DEATH
1) _____	_____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____	_____

Were any of these loans/mortgages in arrears? If "YES", which one and for what time period?

The information furnished herein will be used by CUMIS for claims administration purposes, and for such other lawful purposes in accordance with applicable federal and provincial laws, as may apply.