

FREE* BASIC CERTIFICATE OF INSURANCE

FREE
\$10,000



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GRATUIT

**Certificate for \$10,000
Free* Basic life insurance
from Manulife Financial**
(Manulife Financial Policy number GL39240)

and

**\$10,000 Free* Accidental Death
& Dismemberment coverage
from The Great-West Life
Assurance Company**
(Great-West Life Policy Number 138473G0A)

*This coverage is sponsored by the
Public Service Alliance of Canada

REFERENCE NUMBER:
XXXXXXXXXXXXXXXXXXXXXXXXXXXX

MEMBER NAME:
XXXXXXXXXXXXXXXXXXXXXXXXXXXX

ORIGINAL EFFECTIVE DATE:
XXXXXXXXXXXXXXXXXXXXXXXXXXXX

DATE OF ISSUE:
XXXXXXXXXXXXXXXXXXXX

BENEFICIARY:
XXXXXXXXXXXXXXXXXXXXXXXXXXXX

RELATIONSHIP:
XXXXXXXXXXXXXXXXXXXX

DATE OF BIRTH:
XXXXXXXXXXXXXXXXXXXX



Plan Administration:
Coughlin & Associates Ltd. | PSAC Insurance Trust
P.O. Box 3518, Station C, Ottawa, ON K1Y 4G1
Tel: 613-237-6792 | 1-800-216-1107 | Fax: 613-231-2345
Internet: www.coughlin.ca/psac-afpc
Email: psac@coughlin.ca

The value of this certificate applies to the free* \$10,000 of coverage available through the PSAC Free \$10,000 life insurance program. This coverage is in addition to any of insurance coverage you may have through the Public Service Alliance of Canada. The beneficiary identified in this certificate is specific only to the \$10,000 life insurance coverage available in this program. For more information, contact the plan administrator, Coughlin & Associates Ltd.

This document is your Certificate of Insurance from the PSAC Free* Basic insurance program. It contains important information about the life and accidental death and dismemberment (AD&D) insurance coverage you have elected to receive through this program. The specific terms and conditions of this coverage are outlined below. Be sure to keep this document in a safe place.

Who qualifies for coverage?

This coverage is available only to members in good standing of the Public Service Alliance of Canada, PSAC staff or any person designated by the Plan trustees or the PSAC and Component Staff. Your coverage will become effective according to the original effective date listed on this certificate, provided you are actively at work and meet the above requirements.

\$10,000 life insurance coverage from Manulife Financial

If you die, your named beneficiary will be paid a lump sum amount of \$10,000 from Manulife Financial. You may appoint one or more beneficiaries or change your appointment at any time subject to applicable government legislation, by completing a Change of Beneficiary Form obtained from the Administrator or by consulting the website. Any amount of coverage for which there is no beneficiary will be payable to your estate.

Quebec residents please take note: If you have designated your spouse as a beneficiary, the designation will be considered irrevocable unless you have specified otherwise.

Plus, you receive an additional \$10,000 accidental death & dismemberment coverage from Great-West Life

If cause of death is deemed accidental, an additional \$10,000 will be paid to your named beneficiary or estate from The Great-West Life Assurance Company. Therefore, in the event of your accidental death, both the life insurance benefit and the AD&D benefit will be paid for a total of \$20,000.

Payment for specified loss

The benefit for specified loss will be payable if you suffer a covered loss within 24 months of the accident, as specified in the following table. For loss of use, the loss must be continuous for 24 months.

The percentage of the principle amount payable varies, depending on the extent of the loss as shown in the following table. Not more than the principal sum is payable for all covered losses resulting from the same accident.

Specified Loss	Amount Payable
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing in both ears	100%
One arm or one leg	75%
One hand or one foot or sight of one eye	50%
Speech	66 2/3%
Hearing in both ears	66 2/3%
Thumb and index finger or at least 4 fingers on one hand	33 1/3%
All toes of one foot	12 1/2%

Loss of use

Both arms or both legs	100%
Both hands	100%
One arm and one leg	100%
One hand and one leg	100%
One arm	75%
One leg	75%
One hand	66 2/3%

When AD&D coverage is not available

No AD&D benefits will be payable for any claim resulting directly or indirectly from:

- suicide or self-inflicted injuries while sane or insane;
- war, insurrection or voluntary participation in a riot, unless you work or reside outside of Canada and the incident which caused the death or injury occurred in the country of residence;
- service in the armed forces of any country; or
- viral or bacterial infections, any form of illness or physical or mental infirmity, or medical or surgical treatment except surgical re-attachment.

Termination of coverage

Coverage terminates on the earliest of the following events:

- termination of your employment and/or membership in PSAC;
- your retirement;
- your death;
- termination of the policy;
- the last day of the month that you cease to be an insurable member.
- 1st of the month coincident with or immediately following your 80th birthday.

Continuation of Coverage

If an employee ceases to be actively employed, this coverage will normally and automatically terminate as specified under TERMINATION OF COVERAGE.

The employer may continue coverage under the circumstances below:

If an employee ceases to be actively employed due to:

- Sickness or injury, such employee may be covered until he recovers.
- A maternity/paternity leave, such employee may be covered for the duration of the leave.
- A lay-off, a leave of absence (other than maternity/paternity), or vacation, such employee may be covered for a maximum of three (3) policy months following the month in which the lay-off, leave of absence or vacation commences.

Conversion

If your employment or membership in PSAC ends, or if you retire, you may convert this group life insurance coverage to an individual life insurance policy. Evidence of good health is not required. An application and the first premium must be received within 31 days after the termination of this group coverage. For more information on the types of coverage available under conversion, please contact the plan administrator, Coughlin & Associates Ltd. at the address indicated on the title page.

Address changes

It is important that the plan's administration records remain current. If you move, please advise Coughlin & Associates Ltd. of your change of address.

Claim procedures

If you die or suffer a dismemberment, the necessary claim form can be obtained by contacting Coughlin & Associates Ltd., the plan administrator.

An important reminder

This certificate supersedes and replaces all previous communication material.

This information is a summary of the benefits and terms of your Free* PSAC \$10,000 insurance coverage. It does not constitute the group policies and is not a contract of insurance, nor does it create or confer any contractual or other rights. All rights with respect to an insured person will be governed solely by the group policies issued by Manulife Financial and The Great-West Life Assurance Company to the Public Service Alliance of Canada Insurance Trust and the plan administrator.



Public Service Alliance of Canada
Alliance de la Fonction publique du Canada

 **Manulife Financial**

and

THE
Great-West Life
ASSURANCE COMPANY