

If the insurance was offered to me in Quebec

Savings-Life Insurance Summary

This summary provides you with basic information about Savings-Life Insurance.

Click the icon to access the document:



Autorité des marchés financiers (AMF) fact sheet

The AMF fact sheet contains information about certain rights.

Click the icon to access the document:



Savings-Life Insurance Booklet

This booklet provides you with what you need to know about Savings-Life Insurance and is part of your insurance contract.

Click the icon to access the document:



Notice of Cancellation of an Insurance Contract

You can complete this form to end your coverage. You'll also find a similar form at the end of the booklet.

Click the icon to access the document:




If the insurance was offered to me in another province or territory (except Quebec)

Savings-Life Insurance Booklet

This booklet provides you with what you need to know about Savings-Life Insurance and is part of your insurance contract.

Click the icon to access the document:





Savings-Life Insurance Summary

Group insurance that pays an amount in case of death or a cancer diagnosis

What's this summary for?

This summary provides you with basic information about Savings-Life Insurance so you can decide if this product is right for you.

For more details, see the Savings-Life Insurance Booklet that's available at your caisse or online at: www.desjardins.com.

Insurer

Desjardins Insurance

200 rue des Commandeurs
Lévis QC G6V 6R2

1-888-905-7065

Autorité des marchés financiers (AMF) client number: 2000379948

To look us up in the AMF's register of insurers, go to: www.lautorite.qc.ca.

Distributor

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Savings-Life Insurance at a glance

1 As a Desjardins member, you can get **Savings-Life Insurance**.



2 This coverage is tied to your account.

3 eligible accounts

1	Qualifying share
2	Personal chequing
3	Regular savings

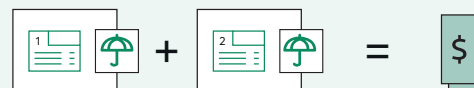
Coverage varies depending on type of account

	Life insurance and cancer coverage
	Life insurance and cancer coverage
	Life insurance only

3 In case of death, we pay an amount for each account you have the coverage for.



4 In case of a cancer diagnosis, we pay an amount for each account you have the coverage for.



This coverage isn't available for regular savings accounts.

1 Conditions you need to meet to be covered

1.1 You must meet 3 conditions

You can get this coverage if:

1. You have an individual or joint qualifying share, personal chequing or regular savings account.
2. You're under 70 when you take out the insurance.
3. Your answers to the questions on the insurance application show you're eligible for coverage.

This coverage isn't available to businesses and other legal entities.

What you need to know about certain accounts

For **joint accounts**, each account holder must meet the conditions listed above—if one account holder is insured, the other must be, too.

For **accounts held by a minor child** and **accounts held on behalf of a minor child**, the coverage is only available for the child.

1.2 You need to provide accurate information

If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny your claim.

2 Eligible accounts

At the same caisse, you can get the coverage for:

- 1 qualifying share account
- 1 personal chequing account
- 1 regular savings account

When you're covered with Savings-Life Insurance for more than one account at the same caisse, we can't pay more than a total of:

- \$60,000 in case of death
- \$12,500 in case of a cancer diagnosis

You can get Savings-Life Insurance for additional accounts in each category if the accounts are held at other Desjardins caisses. In this case, the total amount paid for all the accounts you have the coverage for can't exceed:

- \$75,000 in case of death
- \$18,750 in case of a cancer diagnosis

3 Life insurance

In case of death, we'll pay an amount for each account you have the coverage for.

3.1 Accounts offering life insurance

To benefit from the life insurance, you must have Savings-Life Insurance for:

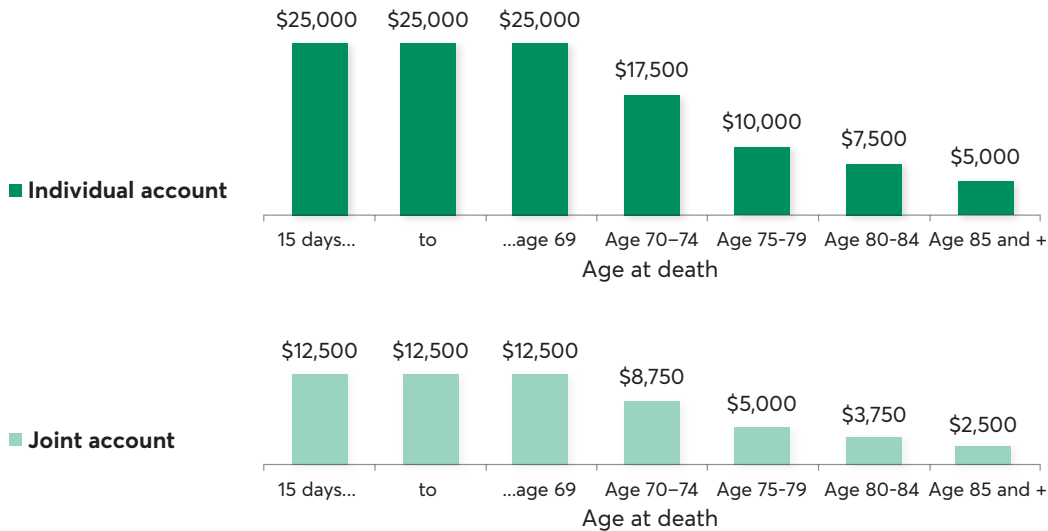
- A qualifying share account
- A personal chequing account, or
- A regular savings account

3.2 Death benefit

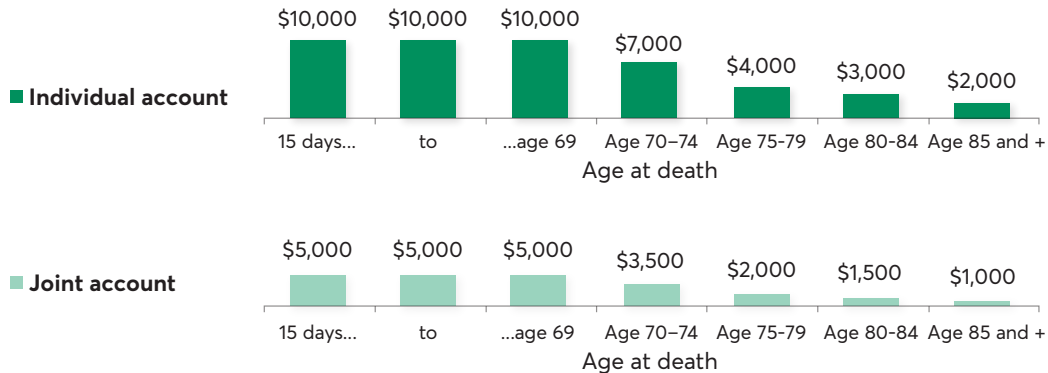
The amount paid for each account varies depending on:

- The type of account
- Whether it's an individual or a joint account
- How old you are on the day you die

Qualifying share and personal chequing accounts



Regular savings accounts



3.3 Maximum death benefit

If the accounts you have the coverage for are at **the same caisse**, we won't pay more than **\$60,000** if you die.

If the accounts you have the coverage for are at **different caisses**, we won't pay more than **\$75,000** if you die.

3.4 Exclusions

No death benefit is payable in these 2 situations:

1. In case of suicide in the first 6 months of coverage
2. If an insured person dies before they're 15 days old

4

Cancer coverage

In case of a cancer diagnosis, we'll pay an amount for each of the eligible accounts you have the coverage for.

4.1 Accounts offering cancer coverage

To benefit from the cancer coverage, you must have Savings-Life Insurance for:

- A qualifying share account, or
- A personal chequing account

This coverage isn't available for regular savings accounts.

4.2 Covered cancers

To be covered, your cancer must be:

- A tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue
- Definitely diagnosed by a specialist

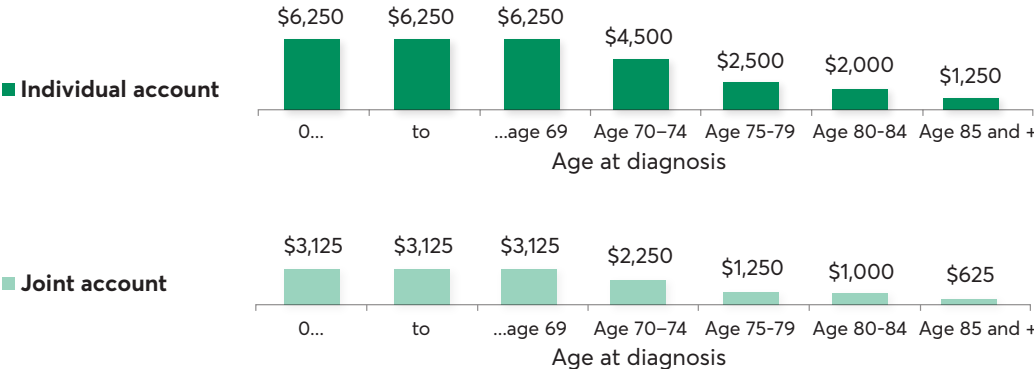
You must also already be insured on the date you're diagnosed with cancer. This is the date on which recognized lab tests show the presence of cancer.

To find out more about covered cancers, see the Savings-Life Insurance Booklet. It's available at your caisse or online at: www.desjardins.com.

4.3 Cancer benefit

The amount we pay for each account you have the coverage for varies depending on:

- How old you are on the date you're diagnosed with cancer
- Whether it's an individual or a joint account



4.4 Maximum cancer benefit

If the accounts you have the coverage for are at **the same caisse**, we won't pay more than **\$12,500** if you're diagnosed with cancer.

If the accounts you have the coverage for are at **different caisses**, we won't pay more than **\$18,750** if you're diagnosed with cancer.

4.5 Exclusions

If you have cancer more than once in a 5-year period

You may not be covered if you've been diagnosed with cancer or if you've been seen or treated for cancer within 5 years of your latest cancer diagnosis.

If your cancer is diagnosed in the first 2 years of coverage

You may not be covered for cancer that's diagnosed in the first 2 years of coverage.

Cancers that aren't covered

You aren't covered if you have any of these cancers:

- Carcinoma *in situ*
- Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or V invasion)
- Any non-melanoma skin cancer that has not metastasized
- Stage A (T1a or T1b) prostate cancer

To find out more about these exclusions, see the Savings-Life Insurance Booklet. It's available at your caisse or online at: www.desjardins.com.

5 Cost of your insurance

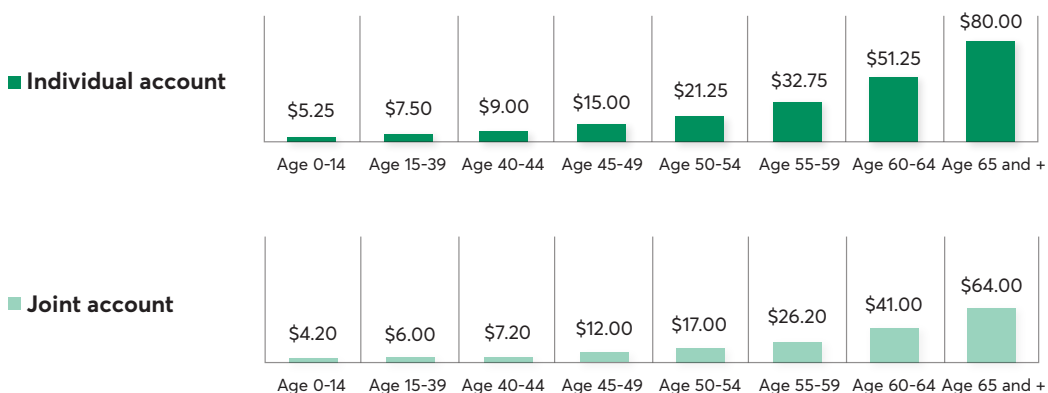
5.1 Monthly premiums for each account you have the coverage for

The premium is the amount you need to pay for your insurance every month.

Your premium varies depending on:

- The type of account
- Whether it's an individual or a joint account
- How old you are (for joint accounts, we use the age of the oldest account holder)

For qualifying share and personal chequing accounts



For regular savings accounts



5.2 Your premium will go up over time

Every time you enter a new age range, the premium will go up.

Your premium is debited from your account on the first day of the month. It's based on how old you were on the previous business day.

We reserve the right to change premium amounts at any time.

6 You can end your coverage at any time

Within the first 30 days

If you end your coverage **within 30 days** of when it started, we'll refund any premiums you've paid, as long as you haven't made any claims.

After the first 30 days

If you end your coverage **more than 30 days** after it started, we won't refund any premiums you've paid.

To end your coverage

- Sign a form at your caisse, or
- Give written notice to your caisse by registered mail or in person. You can use the End Your Coverage form at the end of the Savings-Life Insurance Booklet or the Notice of Cancellation of an Insurance Contract you were given when you purchased your coverage. The Savings-Life Insurance booklet is available at your caisse or online at: www.desjardins.com.

7 Claims

7.1 How to submit a claim

To find out how to submit a claim and get the forms you need, you can:

- Go to www.claim.desjardinslifeinsurance.com
- Call us at **1-877-338-8928**
- Speak with an advisor at your caisse

For life claims, you'll have to submit the required forms and proof of death as soon as possible. For cancer claims, you'll need to get the required forms and any supporting documents we ask you for as soon as possible.

7.2 We'll pay the benefit within 30 days

Within 30 days of receiving all the documents we need to analyze your claim, we'll pay the benefit if your claim is approved.

7.3 If you disagree with our decision

Asking for a review of your claim

If we deny your claim, you can send us additional information and ask for your claim to be reviewed.

Filing a complaint with our Dispute Resolution Officer

If you still aren't satisfied after we've reviewed your claim, you can file a complaint with our Dispute Resolution Officer.

Here's how to contact our Dispute Resolution Officer:

Dispute Resolution Officer

Desjardins Insurance
200 rue des Commandeurs
Lévis QC G6V 6R2

Email: disputeofficer@dfs.ca

Phone: 1-877-838-8185

Another option

If you want to challenge our decision in court, you only have a certain amount of time to do so. It's called the limitation period and it varies depending on where you live: in Ontario it's 2 years and in Quebec it's 3 years.

Find out more

You can contact your provincial regulator or your legal advisor for more information on your rights.

To find out more about the claims process, see the Savings-Life Insurance Booklet. It's available at your caisse or online at: www.desjardins.com.

8 If you're not satisfied

Go to www.desjardinslifeinsurance.com/complaint to see:

- How to let us know you're dissatisfied
- Our complaint management policy

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The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: _____

Name of insurer: _____

Name of insurance product: _____



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:



KEEP this document:
It's IMPORTANT.

Savings-Life Insurance Booklet

Group insurance that pays an amount in case of death or a cancer diagnosis

What's this booklet for?

This booklet provides you with what you need to know about Savings-Life Insurance and is part of the insurance contract. It covers these topics:

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Making a claim?

Call
 **1-877-338-8928**


or

 Go to www.claim.desjardinslifeinsurance.com

Insurance questions?

Call
 **1-888-905-7065**

or

 Call your caisse

Desjardins Insurance
200 rue des Commandeurs
Lévis QC G6V 6R2

www.desjardins.com/savings-life_insurance

Savings-Life Insurance at a glance

1 As a Desjardins member, you can get **Savings-Life Insurance**.



2 This coverage is tied to your account.

3 eligible accounts

1	Qualifying share
2	Personal chequing
3	Regular savings

Coverage varies depending on type of account

	Life insurance and cancer coverage
	Life insurance and cancer coverage
	Life insurance only

3 In case of death, we pay an amount for each account you have the coverage for.



4 In case of a cancer diagnosis, we pay an amount for each account you have the coverage for.



This coverage isn't available for regular savings accounts.

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1 Conditions you need to meet to be covered

1.1 You must meet 3 conditions

You can get this coverage if:

1. You have an individual or joint qualifying share, personal chequing or regular savings account.
2. You're under 70 when you take out the insurance.
3. Your answers to the questions on the insurance application show you're eligible for coverage.

This coverage isn't available to businesses and other legal entities.

What you need to know about certain accounts

For **joint accounts**, each account holder must meet the conditions listed above—if one account holder is insured, the other must be, too.

For **accounts held by a minor child** and **accounts held on behalf of a minor child**, the coverage is only available for the child.

1.2 You need to provide accurate information

If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny your claim.

After the first 2 years of coverage, we can no longer contest the accuracy of your information, except in case of fraud.

If the inaccurate information is related to your age, we may adjust your premium (the cost of your insurance) or the amount paid for a claim.

2 Eligible accounts

At the same caisse, you can get the coverage for:

- 1 qualifying share account
- 1 personal chequing account
- 1 regular savings account

When you're covered with Savings-Life Insurance for more than one account at the same caisse, we can't pay more than a total of:

- \$60,000 in case of death
- \$12,500 in case of a cancer diagnosis

You can get Savings-Life Insurance for additional accounts in each category if the accounts are held at other Desjardins caisses. In this case, the total amount paid for all the accounts you have the coverage for can't exceed:

- \$75,000 in case of death
- \$18,750 in case of a cancer diagnosis

Life insurance

In case of death, we'll pay an amount for each account you have the coverage for.

3.1 Accounts offering life insurance

To benefit from the life insurance, you must have Savings-Life Insurance for:

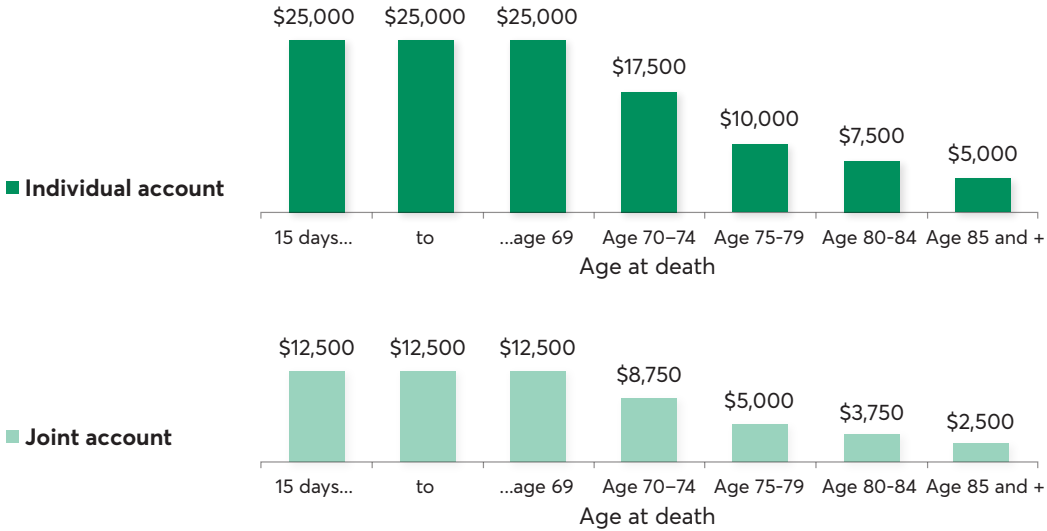
- A qualifying share account
- A personal chequing account, or
- A regular savings account

3.2 Death benefit

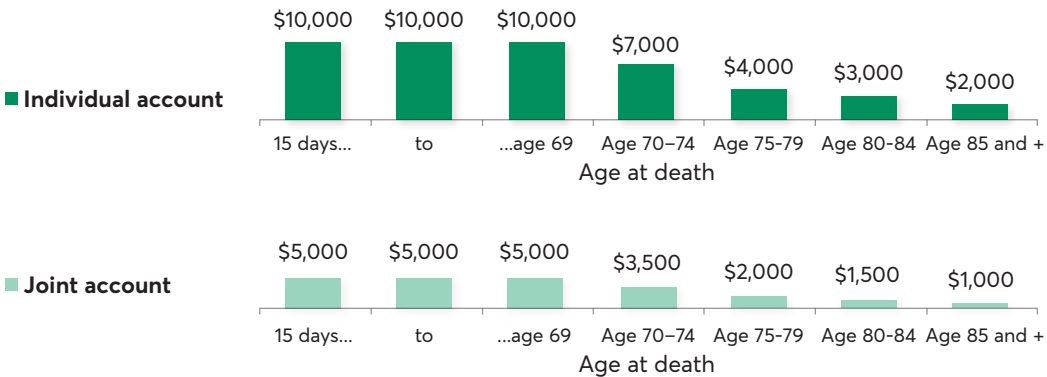
The amount paid for each account varies depending on:

- The type of account
- Whether it's an individual or a joint account
- How old you are on the day you die

Qualifying share and personal chequing accounts



Regular savings accounts



3.3 Maximum death benefit

If the accounts you have the coverage for are at **the same caisse**, we won't pay more than **\$60,000** if you die.

If the accounts you have the coverage for are at **different caisses**, we won't pay more than **\$75,000** if you die.

If you already received an amount for a cancer diagnosis

The fact that we paid an amount for a cancer diagnosis (see section 4. Cancer coverage) won't have any impact on the amount we'll pay if you die.

3.4 Benefit payment

1. Beneficiary designations

You can name one or more beneficiaries. We'll pay the insurance amount to them in case of death.

- If you name a **revocable** beneficiary, you can change the beneficiary any time you'd like, without their written consent.
- If you name an **irrevocable** beneficiary, you can't change the beneficiary unless they consent to it in writing.

To make or change a beneficiary designation, you'll need to fill out the applicable form at your caisse.

2. Who can name a beneficiary

- For **individual accounts**, the account holder can name their beneficiary.
- For **joint accounts**, each account holder can name their own beneficiary. The consent of the other account holder isn't needed.
- For **accounts held by a minor child**, no beneficiary will be named until the account holder turns 16 (in Ontario) or 18 (in Quebec). At that time, the account holder can name a beneficiary of their choosing.
- For **accounts held on behalf of a minor child**, only the adult who has taken out the coverage can name a beneficiary.

3. Who the benefit is paid to

- Your beneficiary, if you've named one.
- If you haven't named a beneficiary:
 - For **individual accounts, joint accounts and accounts held by a minor child**, the benefit amount is transferred to the caisse. The caisse will then deposit the amount into your estate account. For joint accounts, the surviving account holder isn't entitled to the amount, unless they're one of your heirs.
 - For **accounts held on behalf of a minor child**, the benefit amount is transferred to the caisse. The caisse then deposits the amount into the account of the adult who has taken out the coverage.

3.5 Exclusions

No death benefit is payable in these 2 situations:

1. In case of suicide in the first 6 months of coverage
2. If an insured person dies before they're 15 days old

4

Cancer coverage

In case of a cancer diagnosis, we'll pay an amount for each of the eligible accounts you have the coverage for.

4.1 Accounts offering cancer coverage

To benefit from the cancer coverage, you must have Savings-Life Insurance for:

- A qualifying share account, or
- A personal chequing account

This coverage isn't available for regular savings accounts.

4.2 Covered cancers

To be covered, your cancer must be:

- A tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue
- Definitely diagnosed by a specialist

You must also already be insured on the date you're diagnosed with cancer.

Diagnosis date

The diagnosis date is the date on which recognized lab tests show the presence of cancer.

As you'll see in other sections of this booklet, this date is important for 2 reasons:

- We use it to determine if you're eligible for an amount in the event of a cancer diagnosis
- The amount paid in the event of a cancer diagnosis varies depending on how old you are on the diagnosis date

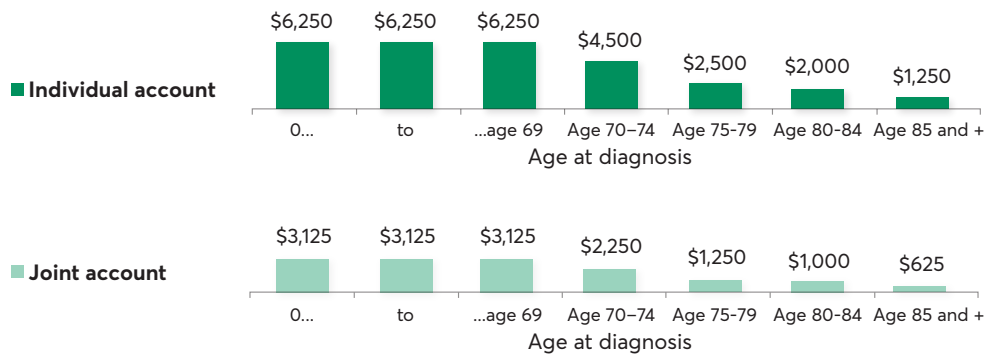
Specialist

A specialist is a licensed physician with specialized medical training related to the type of cancer for which you're making a claim. They must practise medicine in Canada and be licensed to do so. The specialist who makes the diagnosis can't live with you. If you're a doctor, you can't diagnose yourself for the cancer for which you're making a claim.

4.3 Cancer benefit

The amount we pay for each account you have the coverage for varies depending on:

- How old you are on the date you're diagnosed with cancer
- Whether it's an individual or a joint account



4.4 Maximum cancer benefit

If the accounts you have the coverage for are at **the same caisse**, we won't pay more than **\$12,500** if you're diagnosed with cancer.

If the accounts you have the coverage for are at **different caisses**, we won't pay more than **\$18,750** if you're diagnosed with cancer.

The fact that we're paying an amount for a cancer diagnosis won't have any impact on the amount we'll pay if you die (see section 3. Life insurance).

4.5 Who the benefit is paid to

For **individual accounts, joint accounts, accounts held on behalf of a minor child and accounts held by a minor child**, the benefit amount is transferred to the caisse. The caisse then deposits the amount into the personal chequing account. For joint accounts, all account holders have access to the benefit payment.

4.6 Exclusions

1. Cancers that aren't covered

You aren't covered if you have any of these cancers:

- Carcinoma *in situ*
- Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or V invasion)
- Any non-melanoma skin cancer that has not metastasized
- Stage A (T1a or T1b) prostate cancer

2. If you have cancer more than once in a 5-year period

Answer the following questions to find out if this exclusion applies to you:

1. In the 5 years prior to your current cancer diagnosis date, were you diagnosed with cancer?

You can answer **No** if you were diagnosed with a cancer that's not covered (listed in exclusion 1).

Answer

Yes: This exclusion applies to you.
You aren't covered for your current cancer.

No: This exclusion may apply to you.
Go to the next question.

2. In the 5 years prior to your current cancer diagnosis date, were you seen or treated for cancer?

You were seen or treated if you:

- Consulted or received care from a doctor or another healthcare professional who is a member of a professional body
- Underwent examinations or tests
- Took medication, or
- Were hospitalized

You can answer **No** if:

- You only made follow-up visits or took preventive medication for the cancer
- It's a cancer that's not covered (listed in exclusion 1), or
- You were only seen or treated for the current cancer you're making a claim for

Answer

Yes: This exclusion applies to you.
You aren't covered for your current cancer.

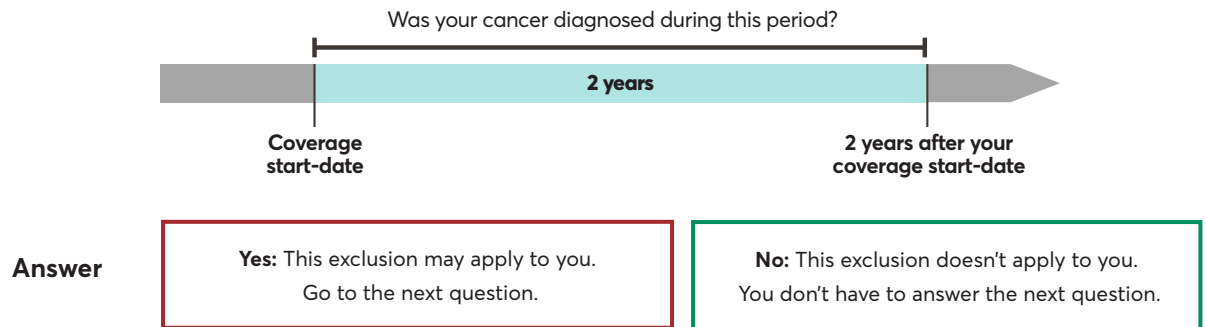
No: This exclusion doesn't apply to you.

3. If your cancer is diagnosed in the first 2 years of coverage

Answer the following questions to determine if this exclusion applies to you:

1. Was your cancer diagnosed within 2 years of your coverage start-date?

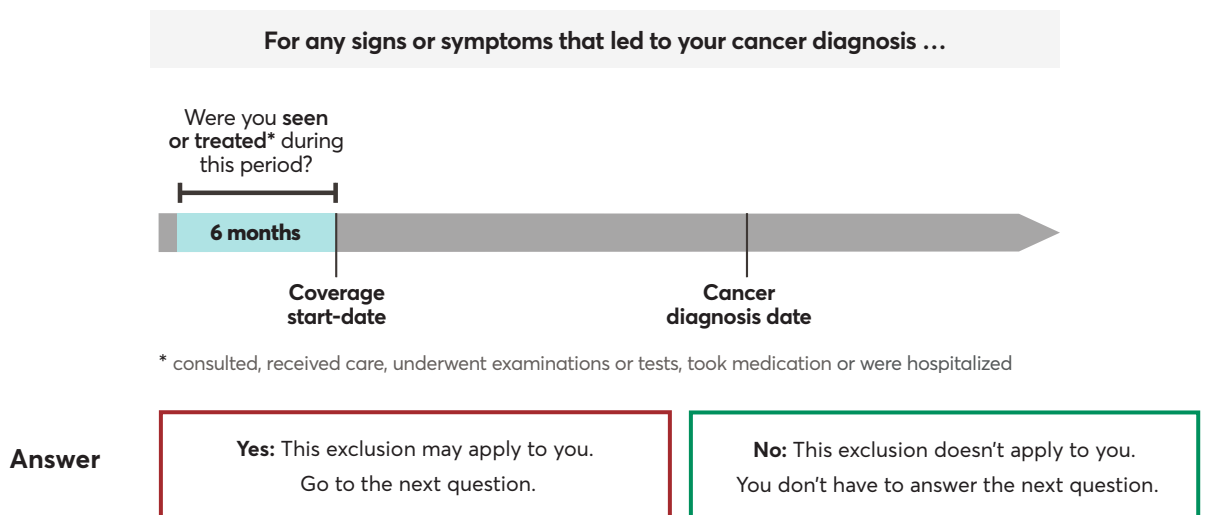
Here's a timeline to help you answer:



2. In the 6 months right before your coverage start-date, were you seen or treated for any signs or symptoms that led to your cancer diagnosis? You were seen or treated if you:

- Consulted or received care from a doctor or another healthcare professional who is a member of a professional body
- Underwent examinations or tests
- Took medication, or
- Were hospitalized

Here's a timeline to help you answer:



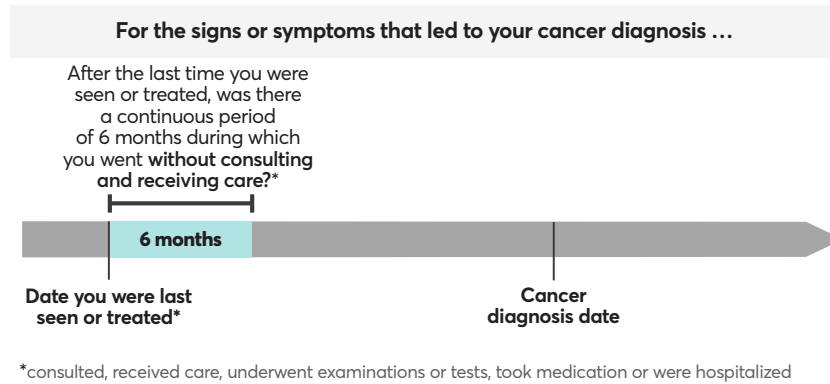
* consulted, received care, underwent examinations or tests, took medication or were hospitalized

3. After the last time you were seen or treated (described in the previous question), was there a continuous period of 6 months during which you went:

- Without consulting and receiving care from a doctor or another healthcare professional who is a member of a professional body for the signs or symptoms that led to your cancer diagnosis, and
- Without undergoing examinations or tests, taking medication and being hospitalized for the signs and symptoms that led to your cancer diagnosis?

The period of 6 continuous months may start before your coverage start-date and end after your coverage start-date. It may also start and end after your coverage start-date.

Here's a timeline to help you answer:



Answer

No: This exclusion applies to you.
You aren't covered for this cancer.

Yes: This exclusion doesn't apply to you.

5 Transferring your coverage

Transferring your coverage between 2 accounts

In some cases, you can transfer your coverage from one account to another by filling out the applicable form. Some conditions and restrictions apply.

Transferring your coverage between 2 caisses

If you change caisses and your new caisse has a Savings-Life Insurance contract with us (Desjardins Insurance), you can transfer your coverage to your new accounts with the consent of your new caisse. Some conditions and restrictions apply.

To transfer your insurance to a new caisse, you'll need to sign the applicable form. Ask your caisse for the form.

Any transfer you make can't result in an increase to the amount that we would pay for a claim.

6 Cost of your insurance

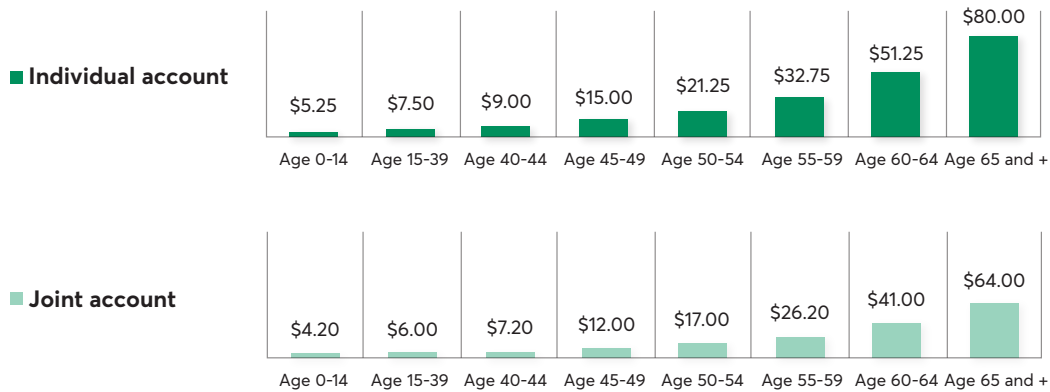
6.1 Monthly premiums for each account you have the coverage for

The premium is the amount you need to pay for your insurance every month.

Your premium varies depending on:

- The type of account
- Whether it's an individual or a joint account
- How old you are (for joint accounts, we use the age of the oldest account holder)

For qualifying share and personal chequing accounts



For regular savings accounts



6.2 Your premium will go up over time

Every time you enter a new age range, the premium will go up.

Your premium is debited from your account on the first day of the month. It's based on how old you were on the previous business day.

We reserve the right to change premium amounts at any time.

7 Start and end of coverage

7.1 Coverage start-date

The coverage starts as soon as you sign the Application for Insurance.

7.2 You can end your coverage

To end your coverage, you have 2 options:

1. Sign a form at your caisse.
2. Give written notice to your caisse by registered mail or in person. You can use the End Your Coverage form at the end of this booklet or the Notice of Cancellation of an Insurance Contract you were given when you purchased your coverage.

Premium refund if you end your coverage within the first 30 days

If you end your coverage within 30 days of when it started:

- We'll consider you to have never been insured
- We'll refund any premiums you've paid, as long as you haven't made any claims

No premium refund if you end your coverage after the first 30 days

If you end your coverage more than 30 days after it started:

- We'll consider you to have benefited from this coverage until the day it ended
- We won't refund any premiums you've paid

End of coverage

Your coverage will end on the last day of the month in which we receive your request.

7.3 We can end your coverage

Your coverage will end if:

- You close the account you have the coverage for. In this case, the coverage ends on the last day of the month in which the account was closed.
- The person you hold a joint account with closes the account. In this case, the coverage ends on the last day of the month in which the account was closed.
- There are insufficient funds in the account. In this case, the coverage ends 30 days after your caisse notifies you in writing.
- When the contract ends between your caisse and us (Desjardins Insurance). In this case, the coverage ends on the date the contract ends.

8

Claims

8.1 How to submit a claim

To find out how to submit a claim and get the forms you need, you can:

- Go to www.claim.desjardinslifeinsurance.com
- Call us at **1-877-338-8928**
- Speak with an advisor at your caisse

8.2 When you have to submit your claim by

For life claims

You'll have to submit the required forms and proof of death as soon as possible.

For cancer claims

You'll need to get the required forms and any supporting documents we ask you for as soon as possible.

You're responsible for paying any fees the doctor charges to fill out forms.

8.3 We'll let you know our decision within 30 days

Once we've received all the documents we've asked for, we'll start analyzing your claim.

At this stage, we may ask for additional information. For cancer claims, it may take us a few weeks to complete our analysis and we may ask you to be examined by a doctor of our choosing.

Within **30 days** of receiving all the documents we need to analyze your claim, we'll write to you to let you know our decision. If we approve your claim, we'll also pay the benefit within this 30-day period.

8.4 If you disagree with our decision

Asking for a review of your claim

If we deny your claim, you can send us additional information and ask for your claim to be reviewed.

Filing a complaint with our Dispute Resolution Officer

If you still aren't satisfied after we've reviewed your claim, you can file a complaint with our Dispute Resolution Officer. Their role is to evaluate whether we've followed proper practices and procedures when clients feel they haven't received the service they're entitled to.

Here's how to contact our Dispute Resolution Officer:

Dispute Resolution Officer

Desjardins Insurance
200 rue des Commandeurs
Lévis QC G6V 6R2

Email: disputeofficer@dfs.ca

Phone: 1-877-838-8185

Another option

If you want to challenge our decision in court, you only have a certain amount of time to do so. It's called the limitation period and it varies depending on where you live: in Ontario it's 2 years and in Quebec it's 3 years.

Find out more

You can contact your provincial regulator or your legal advisor for more information on your rights.

Here's the contact information for the Ontario and Quebec regulators:

For Ontario residents

Financial Services Commission of Ontario
5160 Yonge Street
PO Box 85
Toronto ON M2N 6L9

Email: contactcentre@fsco.gov.on.ca

Website: www.fsco.gov.on.ca

Phone: 416-250-7250 or 1-800-668-0128
Fax: 416-590-7070

For Quebec residents

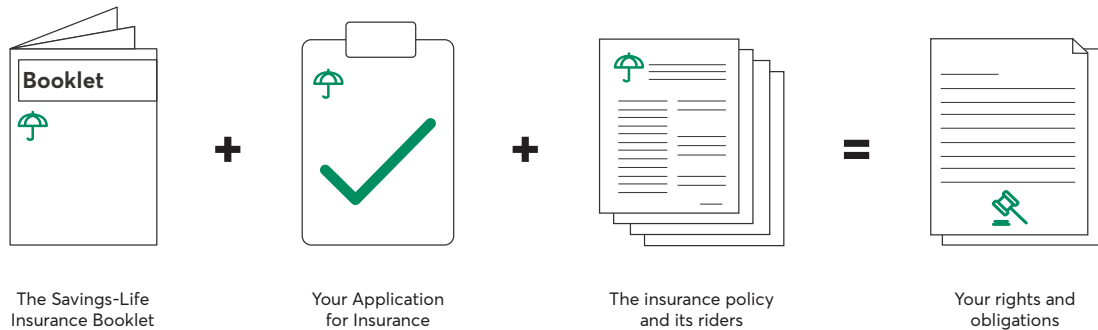
Autorité des marchés financiers
Place de la Cité, Tour Cominar
400-2640 boul. Laurier
Quebec City QC G1V 5C1

Website: www.lautorite.qc.ca

Phone: 418-525-0337 or 1-877-525-0337
Fax: 418-525-9512

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Documents making up the insurance contract



- These documents explain your rights and obligations. Together, they form an agreement between 3 parties:
 - You (the insured person)
 - Your caisse (the policyowner)
 - Us (Desjardins Insurance, the insurer)
- Savings-Life Insurance is an agreement between 3 parties because it's group insurance that your caisse is authorized to offer its members. The insurance policy is an agreement entered into and signed by your caisse and us. Desjardins Insurance can make changes to the policy at any time, with your caisse's consent.

Where to find these documents

- Your caisse is required to give you a copy of this booklet and your Application for Insurance when you take out your coverage. These documents make up your insurance certificate.
- The insurance policy and its riders are available at your caisse. You can go look at them, if you'd like. You can also get a copy of these documents for a fee.

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If you're not satisfied

If you have any concerns about your insurance or you aren't satisfied with the service you received, here's what you need to do:

Step 1: Contact the person or the caisse that offered the insurance to you

You can find the phone number in the documentation you received when you applied for the insurance. Call and ask for an explanation. In most cases, this call is all it takes to get answers to your questions.

Step 2: Call our Customer Contact Centre

If you're not completely satisfied with the answers you were given in step 1, call our Customer Contact Centre at 1-866-838-7585.

Step 3: Write to our Dispute Resolution Officer

If you're not satisfied with the response you received from our Customer Contact Centre, you can file a complaint with our Dispute Resolution Officer.

For more information about what to do if you're dissatisfied or have a complaint, go to www.desjardinslifeinsurance.com/complaint.

Some tips to speed up the process

- Gather all the relevant documents and information you'll need to explain your situation in detail: statements, names of employees you've dealt with, the date you experienced your problem, etc.
- Whenever you contact us, write down the name of the person you deal with and the date you contacted them
- Include your name, address and phone number whenever you write to us

11

Your personal information

Protecting your privacy

We're committed to protecting your privacy. We keep your personal information on file so you can benefit from our financial services (insurance, annuities, credit, etc.). However, this information will only be accessed by employees who need to do so in the course of their work.

Reviewing your file

You can review your file if you'd like. You can also correct anything that you can prove to be inaccurate, incomplete, unclear or unnecessary. You can do so by sending a written request to our Privacy Officer at this address:

Privacy Officer

Desjardins Insurance
200 rue des Commandeurs
Lévis QC G6V 6R2

Your name is on our client list

We may send promotional messages or product offers to people on our client list. We may also share this list with other Desjardins entities for the same purpose. If you don't want to receive these kinds of offers, you can have your name removed from this list by sending a written request to the Privacy Officer at the above address.

Appendix 1

Assistance services

Desjardins Insurance is pleased to offer you free access to assistance services to guide, protect and support you in your day-to-day life.

You'll never feel alone!

We guide you and help you when you need it the most! Assistance services are provided by specialists and are available in multiple languages. The services are confidential, free of charge and available 24/7.

Assistance services you need!

Whether you need psychological help, support in finding convalescent care or answers to your legal questions, you'll find the assistance services provide great help!

To find out more, visit www.desjardins.com.

Need help?

Visit www.desjardins.com or call 1-877-506-8392. Services offered 24/7.

Here's a brief description of the assistance services available to you:



Psychological Assistance

Confidential service offered by psychologists who actively listen and provide support when you're experiencing difficulties.

Here's an example:

"My wife just found out she has cancer. I'd like some advice on how to break the news to my children without scaring them."



Convalescence Assistance – Case Management

Telephone service offered by a team of medical experts and assistance coordinators to help you find the information and providers you need to recover from an illness, accident or surgery.

Here's an example:

"I've just had surgery and am going home. I'm going to need help with housework and changing my dressings. Can you help me arrange it?"



Legal Assistance

Service offered by lawyers who are members of the bar to help you with issues like family and commercial law, hidden defects and consumer protection, by providing you with clear legal information on your rights and recourses.

Here's an example:

"I've been let go from my job for reasons that don't seem valid to me. Do I have any recourse? What can I do if I think I've been wrongfully dismissed?"

Assistance services provided by Assistel.

i **2 steps** for ending your coverage

1. Fill out this form.
2. Drop it off at your caisse or send it to your caisse by registered mail.

For joint accounts, both account holders must end the coverage.

About the insured persons

	Insured person 1	Insured person 2 (if joint account)
Last name		
First name		

About the coverage you want to end

I want to end the Savings-Life Insurance I have for the account(s) below (check all applicable accounts):

- Qualifying share
 Personal chequing
 Regular savings

Folio number	
Caisse	
Caisse transit number	

Signatures

! If the insured person is a minor, the adult who took out the coverage must sign the form.



Insured person 1's signature

Date



Insured person 2's signature (if joint account)

Date

Notice of Rescission of an Insurance Contract

Schedule 5

(s.31)

Notice given by a distributor

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

The act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

Notice of rescission of an insurance contract

To: _____ (name of insurer)

_____ (address of insurer)

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract number: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

Name of client: _____

Signature of client: _____