

The Application Kit contains: an instruction sheet plus forms that need to be completed in order to apply for disability benefits; and some important information about the claims process itself.

**Please keep this instruction sheet for your future reference.**

The Application Kit includes the following forms, which must be completed and submitted within 90 days of onset of Total Disability:

- A** Claimant's Statement – Preliminary Proof of Loss
- B** Authorization and Declarations
- C** Attending Physician's Statement
- D** { Certificate and Financial Institution Information  
Employer's Statement

Also, please provide a Copy of your Birth Certificate or Driver's License.

**A. Claimant's Statement – Preliminary Proof of Loss**

This form requests information of you. Please complete all sections fully. If you have additional information that has not been requested which you feel is pertinent to your claim, please provide as an attachment.

**B. Authorizations and Declarations**

We need your permission to obtain information that will help us assess your claim. By signing this authorization and declarations form, you give Industrial Alliance consent to obtain information from your physicians, your employer, other insurers and health care providers and others as described in the Authorization. You also confirm that any subsequent information you provide in person or by telephone will be true and complete.

**C. Attending Physician's Statement**


The physician from whom you are receiving treatment for your disabling condition must complete this form. It requests general information about your condition(s). You are responsible for any fees your attending physician(s) may charge for preparing the forms.

**D. Certificate and Financial Institution Information**

This form requests important information regarding your certificate, financial institution and loan. Please complete the applicable sections and be sure to include the Certificate Number. If you have more than one loan insured against disability with Industrial Alliance, please provide separate information in the additional section provided or on a separate sheet. This form also enables us to exchange information, of a nonmedical nature, with your dealership and financial institution.

**D. Employer's Statement**

Before we can assess your claim we need sections 1 and 2 completed by your employer. If you are self employed, you must complete sections 2 and 3 of this form.

Please read Page 2 for  
information about the  
Claims Process 

### Before submitting your claim:

- Please ensure that you have read your Certificate of Insurance carefully, in particular the section entitled "LIMITATIONS AND EXCLUSIONS".
- Please ensure that you have read all of the instructions and that all of the relevant sections of the Creditor Disability Claim Application Kit have been completed by you, your employer and attending physician(s). Be sure to include a copy of your Birth Certificate or Driver's License. Incomplete or lack of information will cause delays.

### To ensure your claim is processed promptly:

- Submit your claim to Industrial Alliance at the address indicated at the top of the claim forms. Please do not fax the forms but send them by mail or courier.
- As our Medical Directors do not examine you, we depend on the quality of the medical information given by your physician(s) to assess your claim.
- We recommend that you submit your claim as soon as possible after the waiting period has been satisfied to avoid unnecessary delays.
- Ensure that all forms have been fully completed and enclosed.

### Upon receipt of your claim:

- Industrial Alliance evaluates the information included on the application forms; determines your eligibility to claim from a coverage and a Limitations and Exclusions perspective; determines if you are unable to work; and establishes an appropriate return to work or recovery date. Our decision is based on the Certificate of Insurance provisions; your job demands and the severity of your symptoms as evidenced by the medical documentation.
- We may find it necessary to correspond directly with your physician(s) for additional medical information to assess your eligibility for benefits.
- Upon receipt of all original application forms, we will notify you within 10 business days:
- If more information is required, or
- That your claim is approved and paid, or
- If your claim cannot be processed and the reasons why.
- Once we have all the information necessary to adjudicate your claim, you will receive a letter with our decision.

### Important notes and answers to some frequently asked questions:

- You are responsible for any costs associated with providing the initial proof of claim, including the cost of medical information provided by your attending physician(s). When Industrial Alliance requests information directly from your physician(s), we will offer to pay a correspondence fee for it.
- A **Doctor of Medicine** must complete the Attending Physician's Statement.
- You must submit your claim within 90 days of the date you first become Totally Disabled.
- We remind you that it remains your responsibility to continue to make payments to your Financial Institution until your claim is accepted. Therefore we recommend that you contact your Financial Institution to make any arrangements ensure that you do not default on your obligation.
- If your claim is accepted, our benefit payments will be made on a "benefit month" basis, in arrears, starting one month after the benefit start date.
- Benefit payments are made directly to the Financial Institution, to reduce your financial obligation under the Loan. We notify you of any payment(s) made.
- If your condition improves or deteriorates significantly, you must notify Industrial Alliance immediately.
- It is your responsibility to notify Industrial Alliance of your return to work in any capacity, or your recovery.

Please print in ink

**CLAIMANT**

First Name	Initials	Last Name	Please Check one <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Mr	
Date of Birth (dd-mmm-yyyy)	Provincial Health Care Plan		Worker's Compensation Claim <input type="checkbox"/> Yes <input type="checkbox"/> No	
Street Address	City	Province	Postal Code	
Telephone (Home)	Telephone ( <input type="checkbox"/> Work <input type="checkbox"/> Cell)	Email		

**OCCUPATION**

Present Occupation	Date Last Worked (dd-mmm-yyyy)
Present Employer	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No
Briefly describe the main duties of your job and list those specific duties which you can not perform because of your disability:	

**Employment Type:**

<input type="checkbox"/> Full-Time	Hours per week	<input type="checkbox"/> Part-Time	Hours per week
<input type="checkbox"/> Seasonal	Please provide usual months of Employment:		
<input type="checkbox"/> Other	Please advise nature of employment, schedule and hours worked each week:		

**Please provide the name of your Employer and your occupation at the commencement of your loan:**

Employer at time of Loan Commencement	Occupation at time of Loan Commencement	Telephone of Employer
Employer's Street Address	City	Province
		Postal Code

**DISABILITY**

What medical condition is causing your disability?  
 Do you have any other medical condition(s)?

Date First Disabled (dd-mmm-yyyy)	Where did your Physician first attend to you? <input type="checkbox"/> Home <input type="checkbox"/> Office <input type="checkbox"/> Hospital	When did your Physician first attend to you? (dd-mmm-yyyy)
<b>Have you ever had a similar sickness or injury before?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, when? (dd-mmm-yyyy)	If yes, please provide details below (i.e. surgery, edication, physiotherapy, diet, exercise, etc.)
<b>Was your sickness or injury caused by an accident?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, when did the accident occur? (dd-mmm-yyyy)	Time
If yes, what was the location of the accident? <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Elsewhere	If elsewhere, please specify:	
<b>Was your disability due to a motor vehicle accident?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please provide the police report #	If yes, please provide the detachment location

**or** enclose a copy of the Motor Vehicle Accident with this form.

Please print in ink

**DISABILITY CONTINUED**

Description of illness or injury (If an injury, how did it happen?)

\_\_\_\_\_  
\_\_\_\_\_

Describe present treatment (i.e. surgery, medication, physiotherapy, diet, exercise, etc.)

\_\_\_\_\_  
\_\_\_\_\_

**Were you hospitalized?** Name of Hospital Hospitalized **from** when? (dd-mmm-yyyy) Hospitalized **to** when? (dd-mmm-yyyy)  
 Yes  No \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_

**Name of Physician Treating this Disability** Telephone Fax  
 \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_

Street Address City Prov. Postal Code  
 \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_

**Name of Family Physician** Telephone Fax  
 \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_

Street Address City Prov. Postal Code  
 \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_

**Name of Family Physician on Commencement Date of your Loan** Telephone Fax  
 \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_

Street Address City Prov. Postal Code  
 \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_

**Has any other physician treated you for this Sickness or Injury?** If yes, please provide Name Telephone  
 Yes  No \_\_\_\_\_ | \_\_\_\_\_

Street Address City Prov. Postal Code  
 \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_

**When did you or will you resume work?**  
 Part-Time Date (dd-mmm-yyyy) Time  AM  PM  Full-Time Date (dd-mmm-yyyy) Time  AM  PM

**OTHER DISABILITY BENEFIT SOURCES**

Source	Claim Numbers	Claims Contact Person and Telephone Number	Benefit Amount and Frequency	First Payment (dd-mmm-yyyy)
<input type="checkbox"/> WCB or equivalent				
<input type="checkbox"/> Employer Sick Leave Plan				
<input type="checkbox"/> Group Policy with: _____				
<input type="checkbox"/> Other Sources: _____				

I certify that the above information contained in this declaration is true, correct and complete to the best of my knowledge and belief.

X  
 \_\_\_\_\_  
 Claimants Signature (must always sign) Date (dd-mmm-yyyy)

*Please print in ink*

### Protecting the Privacy of Your Personal Information

At Industrial Alliance, we recognize and respect every individual's right to privacy. Personal information about you is kept in a confidential claim file at the offices of Industrial Alliance or the offices of an organization authorized by Industrial Alliance in a secure area. We limit access to information in your files to Industrial Alliance staff or persons authorized by Industrial Alliance who require this access to perform their duties, to persons to whom you have granted access, and to persons authorized by law.

We use this information to investigate and assess your claim and to administer the Certificate of Insurance provisions.

You may access the personal information contained in your file and correct any inaccurate information. Any personal health information will be provided to you through a medical practitioner of your choice. To view your personal information please send a request in writing to the attention of the Claims Department at the above address, together with the name of the Medical practitioner.

**Please sign both Authorizations and Declarations.**

### Authorization and Declarations

I hereby authorize Industrial Alliance Insurance and Financial Services Inc., any healthcare provider, my employer, other insurance companies or other organizations, institutions, administrators of government benefits or persons possessing records or knowledge of me or benefit service providers working with Industrial Alliance Insurance and Financial Services Inc. to release and exchange any of my personal and personal health information, when necessary to investigate and assess my claim and administer the terms of the Certificate of Insurance.

I understand that the personal information obtained by the use of this authorization will be used by Industrial Alliance Insurance and Financial Services Inc. in the evaluation of a claim for benefits. Any information obtained will not be released by Industrial Alliance Insurance and Financial Services Inc., except to persons or organizations performing business or legal services in connection with my claim, or as may be otherwise lawfully required or as I may further authorize.

This authorization shall remain valid for the duration of my claim for benefits or until otherwise revoked by me.

I confirm that a photocopy or electronic copy of this authorization shall be as valid as the original.

I declare that the information provided in the Claimant's Statement is accurate and any statements provided in any personal or telephone interview concerning this claim will be true and complete. I agree that all such statements form the basis for any benefit approved as the result of this claim.

X

\_\_\_\_\_  
Claimants Signature (must always sign)

\_\_\_\_\_  
Claimant's Name (Please Print)

\_\_\_\_\_  
Date (dd-mmm-yyyy)

### Authorization and Declarations

I hereby authorize Industrial Alliance Insurance and Financial Services Inc., any healthcare provider, my employer, other insurance companies or other organizations, institutions, administrators of government benefits or persons possessing records or knowledge of me or benefit service providers working with Industrial Alliance Insurance and Financial Services Inc. to release and exchange any of my personal and personal health information, when necessary to investigate and assess my claim and administer the terms of the Certificate of Insurance.

I understand that the personal information obtained by the use of this authorization will be used by Industrial Alliance Insurance and Financial Services Inc. in the evaluation of a claim for benefits. Any information obtained will not be released by Industrial Alliance Insurance and Financial Services Inc., except to persons or organizations performing business or legal services in connection with my claim, or as may be otherwise lawfully required or as I may further authorize.

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I confirm that a photocopy or electronic copy of this authorization shall be as valid as the original.

I declare that the information provided in the Claimant's Statement is accurate and any statements provided in any personal or telephone interview concerning this claim will be true and complete. I agree that all such statements form the basis for any benefit approved as the result of this claim.

X

\_\_\_\_\_  
Claimants Signature (must always sign)

\_\_\_\_\_  
Claimant's Name (Please Print)

\_\_\_\_\_  
Date (dd-mmm-yyyy)

*Please print in ink*

**PART 1 PATIENT TO COMPLETE THIS AUTHORIZATION**

This is not a request for examination but for information taken from your chart. The patient is responsible for securing this form and any charges for its completion.

Name of Patient

Date of Birth (dd-mmm-yyyy)

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**I hereby authorize the release of any information requested on this form to the Industrial Alliance Insurance and Financial Services Inc. or any of its agents.**

**X**

Signature of Patient

Date (dd-mmm-yyyy)

**PART 2 PHYSICIAN TO COMPLETE THIS PART**

**1. Diagnosis (including any complications)**

Primary

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Secondary

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If appropriate, other conditions which might affect duration of the disability:

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Subjective Symptoms

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Objective signs (including results of current X-rays, blood pressure, laboratory data and any relevant clinical findings):

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**2. History**

Date symptoms first appeared (dd-mmm-yyyy)

Date of first visit for primary condition (dd-mmm-yyyy)

Has the patient ever had the same or similar condition?

If Yes, please state when (dd-mmm-yyyy)

Yes  No

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If Yes, please specify diagnosis and treatment:

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In order to assist in the processing of your patient's claim, it would be helpful to include a copy of your complete clinical notes for the past three years and all the relevant test results and consultation reports related to this disability. Are notes enclosed?  Yes  No

**3. Are you the patient's family physician?  Yes  No**

If yes, from what date? (dd-mmm-yyyy)

Do you have previous physician's records?

Name of Family Physician?

Yes  No

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**4. In your opinion, when did the patient's condition first prevent him/her from working?**

Date (dd-mmm-yyyy)

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**5. Current measurements of patient**

Current Height

Current Weight

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**6. Treatment**

What is the current treatment regime? (i.e. drug dosage, physiotherapy, counselling, other and progress)

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Please indicate all dates of visits for the current condition

--

**PART 2 CONTINUED**

7. **Has your patient been fully compliant with treatment recommendations?**  Yes  No

If No, please explain:

\_\_\_\_\_

8. **If condition is due to pregnancy, what is (or was) the expected date:**

of confinement? (dd-mmm-yyyy) of delivery? (dd-mmm-yyyy)

\_\_\_\_\_

9. **Is the condition due to sickness or injury arising out of the patient's employment?**  Yes  No

If Yes, has your office filed a claim for this condition with the Worker's Compensation Board on behalf of your patient?  Yes  No

10. **Physical or Mental Impairment**

A. **Is patient?**

- Ambulatory
- House confined
- Bed confined
- Hospital confined

B. **If ambulatory and/or house confined, please complete the section below:**

- Class 1 – No limitation of functional capacity; capable of strenuous activity.
- Class 2 – Slight limitation of functional capacity; capable of moderate activity.
- Class 3 – Marked limitation of functional capacity; capable of light activity only.
- Class 4 – Severe limitation of functional capacity; incapable of minimal activity.

If in Class 1, 2 or 3, explain why you believe patient cannot do his/her work:

\_\_\_\_\_

In your opinion, what is the earliest date your patient will be able to return to work to his/her pre-disability occupation:

On a Full-Time basis? (dd-mmm-yyyy) On a Part-Time basis? (dd-mmm-yyyy) On a Modified basis? (dd-mmm-yyyy)

\_\_\_\_\_

11. **Please provide the names and specialty of other physicians who have been/will be involved in assessing the medical problems**

\_\_\_\_\_

12. **Hospitalization** (if applicable to this sickness or injury)

Date of in-patient admission (dd-mmm-yyyy) Date of discharge (dd-mmm-yyyy) Date of out-patient treatment (dd-mmm-yyyy)

\_\_\_\_\_

Name of Physician

\_\_\_\_\_

13. **Surgery**

Surgical procedure performed

Date of Surgery (dd-mmm-yyyy)

\_\_\_\_\_

Name of Surgeon

\_\_\_\_\_

14. **Any other pertinent comments**

\_\_\_\_\_

**PHYSICIAN INFORMATION**

Name of Physician (Please Print)

Specialty

\_\_\_\_\_

Street Address

City

Province

Postal Code

\_\_\_\_\_

Telephone

Fax

\_\_\_\_\_

**X**

Physician's Signature (must always sign)

Date (dd-mmm-yyyy)

Please print in ink

**EMPLOYER: Complete Sections 1 and 2 and Signature at bottom**

**IF SELF EMPLOYED: Complete Sections 2 and 3**

Employee's Name \_\_\_\_\_ Job Title (Please attach a job description) \_\_\_\_\_

**Section 1**

Name of Employer \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ Prov. \_\_\_\_\_ Postal Code \_\_\_\_\_

Employer's E-mail \_\_\_\_\_ Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

Date Employee Commenced with your Company \_\_\_\_\_ Employment Type \_\_\_\_\_ Last Date Employee Worked \_\_\_\_\_ Annual Income \_\_\_\_\_  
 Full-Time  Part-Time \*  Seasonal \*  Other \*\*

\* If Seasonal or Part-Time, please describe below employee's schedule and average number of hours worked per week.  
 \*\* If other, please describe below the nature of employment relationship, schedule and average number of hours worked per week.

**Section 2**

Was this a work related injury?  Yes  No Has it been approved by WCB or equivalent?  Yes  No If Yes, provide Claim Number \_\_\_\_\_

Was the last day at work due to:  Layoff  Strike  Lock-out  Disability  Other \_\_\_\_\_

Has the Employee worked any days since the date of disability?  Yes  No If Yes, please specify dates below Full-Time \_\_\_\_\_ Part-Time \_\_\_\_\_

**Section 3 – Complete if self-employed**

Name of Company or Business \_\_\_\_\_ Nature of Business \_\_\_\_\_

Annual Income Average \$ \_\_\_\_\_ Date your company commenced: \_\_\_\_\_  
 Sole Proprietorship  Partnership  Incorporated

Are you currently performing any duties for the company?  Yes  No If Yes, please provide a complete description of these duties, hours worked, dates worked, and compensation received.

Are you hiring anyone to replace you while you are disabled?  Yes  No If Yes, please provide the person's name, address and telephone number: \_\_\_\_\_

I certify that the above information contained in this declaration is true, correct and complete to the best of my knowledge and belief.

Employer's Signature \_\_\_\_\_ Print Name in Full \_\_\_\_\_  
 Title \_\_\_\_\_ Date: \_\_\_\_\_

**Claimant to complete reverse side of form ➡**



Please print in ink

<b>Certificate and Dealership – 1st Loan</b>				
Selling Dealership or Broker				Certificate Number
Street Address		City	Prov.	Postal Code
Phone Number		Fax Number		Date of Purchase
				( D D / M M / Y Y Y Y )
<b>Financial Institution – 1st Loan</b>				
Name				Loan Number
Street Address		City	Prov.	Postal Code
Contact Name				Loan Payment Day
Phone Number		Fax Number		( D D )
				Monthly Payment
				\$

<b>Certificate and Dealership – 2nd Loan (if more than 1 loan)</b>				
Selling Dealership or Broker				Certificate Number
Street Address		City	Prov.	Postal Code
Phone Number		Fax Number		Date of Purchase
				( D D / M M / Y Y Y Y )
<b>Financial Institution – 2nd Loan</b>				
Name				Loan Number
Street Address		City	Prov.	Postal Code
Contact Name				Loan Due Date
Phone Number		Fax Number		( D D / M M / Y Y Y Y )
				Monthly Payment

I hereby authorize Industrial Alliance to release to my financial institution or selling dealership, in relation to this Certificate of Insurance, or if more than one, Certificates of Insurance, any non-medical information regarding the status of my claim.

If you have more than two loans insured against disability with Industrial Alliance, you may wish to take a photocopy of this page to provide information regarding the additional loans or simply provide it on a blank sheet of paper.

Claimant's Name (PLEASE PRINT) \_\_\_\_\_ Date: ( D D / M M / Y Y Y Y )

Have reverse side of form completed by Employer ➡