



Extended Health, Travel and Dental coverage



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AUTHORIZATION TO OBTAIN AND RELEASE PERSONAL INFORMATION TO A THIRD PARTY

NOTICE : This authorization applies to the insured, his spouse, as well as any dependents who are the subject of the insurance application.

In order to assess insurability, maintain your file and claims assessment, any individual or legal entity holding personal information about you including any health information, medical history or eligibility for claims, are authorized to transmit such information to the insurer, its agents or its reinsurers upon request. This includes physicians or other practitioners, hospitals, medical clinics or paramedical companies, laboratories, insurance companies or reinsurers, personal information agencies, financial advisors, any financial institutions, the owner, our employer or previous employer, the CNESST or other Workmen's Compensation Board, Canada or Quebec Pension Plan, the SAAQ or other Department of Motor Vehicles, the RAMQ or other provincial Health Departments, security and investigation agencies, claims and underwriting agencies, crime prevention or detection agencies.

Furthermore, the insurer or its agents are authorized to transmit the information to such third parties as well as its reinsurers. For the same purpose and to gather the same type of information, the insurer, its agents or its reinsurers may request an investigative report about you and to use information in their possession in other files.

This consent is also valid for the gathering, use and transmission of personal information concerning your minor children. No modification or alteration of this consent will affect its content nor bind the insurer.

This consent may also be used for a request for additional insurance or a contract modification.

AGREEMENT FOR THE ESTABLISHMENT OF A PERSONAL FILE

The insurer may retain the services of a specialized administrator to manage your insurance file as well as your claims. To ensure the confidentiality of your personal information, the insurer will establish a file in which such personal information will be held, and whose purpose is to allow you to benefit from an insurance coverage and additional financial services the company offers. Only authorized employees of the insurer or specialized administrator will have access to this file.

In the case of an insurance contract including your spouse or dependents, please notify the persons concerned that documents containing personal information will be sent directly to you.

You are entitled to access your file and, if applicable, to rectify any information that you prove to be inaccurate, incomplete, ambiguous, outdated or unjustified.

To do so, a written request must be sent to the Officer in charge of the access to information at the following address:



C.P. 696, DRUMONDVILLE, QUEBEC J2B 6W9

Phone: 819 478-1315

Toll free: 1-800 567-0988

Fax: 819 474-1990

Give this copy to the proposed insured

Underwritten by:

UV Insurance P.O. Box 696, Drummondville, Quebec J2B 6W9 | Tel. 819 478-1315 Toll free 1-800 567-0988 Fax 819 474-1990



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3. SPOUSE AND DEPENDANT CHILD* INFORMATION

Please note that the information of the insured persons must be indicated below.				Date of Birth		
	First Name	Last Name	Gender	Day	Month	Year
Spouse ⁽¹⁾			<input type="checkbox"/> M <input type="checkbox"/> F			
Dependant Child			<input type="checkbox"/> M <input type="checkbox"/> F			
Dependant Child			<input type="checkbox"/> M <input type="checkbox"/> F			
Dependant Child			<input type="checkbox"/> M <input type="checkbox"/> F			
Dependant Child			<input type="checkbox"/> M <input type="checkbox"/> F			
Dependant Child			<input type="checkbox"/> M <input type="checkbox"/> F			

(1) If common-law spouse, please specify the date cohabitation began (DD/MM/YYYY) _____/_____/_____.

***Dependent child** means an unmarried child of the insured (whether a natural child, a stepchild or an adopted child), of his or her spouse, or of both of them, who depends on the insured for his or her support and who:

- 1) Is older than 24 hours and younger than 21 years of age and does not work more than 20 hours a week, unless he or she is a full-time student;
- 2) Is 21 years of age or older but less than 26 if he or she is a regular full-time day student in a recognized academic institution; or
- 3) Regardless of age, has a physical or mental disability resulting from an accident or sickness that requires regular medical care. The disability must have begun while the child was considered a dependent as defined previously and be of such nature that the dependent is totally incapable of pursuing a gainful occupation.

****If the dependent child is over 21 years of age and a full-time student in a recognized academic institution please fill out the application for over-age dependency coverage.**

4. BANKING INFORMATION FOR CLAIMS REIMBURSEMENT ONLY

(Please attach a blank cheque marked "VOID")

Name of Financial Institution:

Address of Financial Institution:

Insert the numbers found on the bottom of the cheque, as shown in the following example:



Branch number:	Financial Institution Number (Bank):	Account Number:
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5. PREMIUMS AND METHOD OF PAYMENT

- Monthly Pre-authorized debit \$ _____** (See Pre-authorized debit section)
Desired withdrawal date : the _____ day of each month (**except 29th, 30th and 31st**)

- Annual Pre-authorized debit \$ _____** (See Pre-authorized debit section)
The initial withdrawal date will be the same as the date of issue of the contract. Afterwards, the withdrawal date will be the same as the renewal date.

- Annual \$ _____**
Make cheque payable to: « **Odyssey Insurance in Trust** », third party administrator on behalf of the insurer.

PREAUTHORIZED DEBIT (PAD) AGREEMENT

Banking Information	<p><u>Please attach a blank cheque marked « VOID »</u></p> <p>Name of Financial Institution : _____ Name of payer : _____</p> <p>Address of Financial Institution : _____ Address of payer: _____</p> <p>_____</p> <p>_____</p> <p>Branch Number : _____ - _____ - _____ - _____</p> <p>Financial Institution Number : _____ - _____ - _____</p> <p>Account number : _____</p>	
		
Type of Service	<input type="checkbox"/> Personal – If debit is from a personal account <input type="checkbox"/> Business – If debit is from a corporate account	
Withdrawal Arrangements This preauthorized debit agreement is considered a variable one.	<ol style="list-style-type: none"> 1. I authorize the insurer, or his authorized representative, to begin deductions, at any time, as per my instructions for regular recurring payments for the <u>amount indicated in the application.</u> 2. If a preauthorized debit is return due to insufficient funds (NSF) in the account, the insurer or his authorized representative, will withdraw the related \$25 fee from that same account, without notice. 3. I agree to the debiting if my account on the regular preauthorized debit (PAD) withdrawal day as indicated on the application or the next business day (subject to change) 	
Waiver	I waive the right to receive 10 days' notice of an increase or decrease in the amount of automatic withdrawal or a change in the date of the withdrawal*	
Cancellation	You may cancel this preauthorized debit agreement at any time, subject to providing the insurer or his authorized representative with 10 days written notice. Contact your financial institution about your rights regarding cancellation. (A sample cancellation form is available at www.cdnpay.ca)	
Method of Payment	Any cancellation of this preauthorized debit agreement will not affect the agreement between you and the insurer whatsoever, so long as payment is provided by an alternate method.	
Recourse & Reimbursement	You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, contact your financial institution or visit www.cdnpay.ca	
Exclusive Rights	All amounts transferred from the preauthorized bank account for the premium payment are for the exclusive benefit of the owner of the insurance contract.	
*The insurer or its authorized representative will not increase your preauthorized debit or change your debit date after your insurance contract becomes effective without notifying you.		
Date & Signature	_____ Date	_____ Account Owner Signature
	_____ Date	_____ 2 nd Account Owner Signature (if applicable)



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6. HEALTH QUESTIONS - FOR EXTENDED HEALTH PLAN 2 (DELUXE) AND PLAN 3 (OPTIMUM)

Any reference to test results, excludes genetic tests. Genetic test means a test that analyses DNA, RNA, or Chromosomes for purposes such as prediction of disease or vertical transmission risks. Do not provide any information about genetic tests in this application, other questionnaires or forms. However, you must answer all other questions truthfully including information about all other types of medical tests.

A) Pre-underwriting questionnaire

Have you or your spouse or dependent child listed ever received care, been diagnosed or experiences symptoms relating to the following disorders:

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> • AIDS, AIDS-related complex or HIV infection • Alzheimer's disease • amyotrophic lateral sclerosis (ALS disease) • angina • cancer (except basal cell carcinoma) • chronic fatigue • autism spectrum disorders | <ul style="list-style-type: none"> • chronic pancreatitis • chronic renal failure • cirrhosis of the liver • cystic fibrosis • diabetes (type 1) • heart attack • hepatitis B or C • fibromyalgia • dementia | <ul style="list-style-type: none"> • multiple sclerosis • organ transplant (except corneal) • Parkinson's disease • rheumatoid arthritis • stroke • systemic lupus erythematosus? |
|---|---|---|
- Yes No

If any proposed insured answered YES to the above pre-underwriting questionnaire, he/she is not eligible for this underwritten product.

B) Underwriting questionnaire: (Only complete the following questionnaire for each proposed insured that have answered no to the pre-underwriting questionnaire).

1.

First Name/Last Name	Name of family physician	Date of last consultation, reason, results and treatment	Height	Weight
Proposed insured		Date: Reason: Results/treatment:	cm <input type="checkbox"/> _____ in <input type="checkbox"/> _____	kg _____ lbs _____
Spouse		Date: Reason: Results/treatment:	cm <input type="checkbox"/> _____ in <input type="checkbox"/> _____	kg _____ lbs _____

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First Name/Last Name	Name of family physician	Date of last consultation, reason, results and treatment	Height	Weight
Dependent child		Date: Reason: Results / treatment:	cm <input type="checkbox"/> ____ in <input type="checkbox"/> ____	kg ____ lbs ____
Dependent child		Date: Reason: Results / treatment:	cm <input type="checkbox"/> ____ in <input type="checkbox"/> ____	kg ____ lbs ____
Dependent child		Date: Reason: Results / treatment:	cm <input type="checkbox"/> ____ in <input type="checkbox"/> ____	kg ____ lbs ____
Dependent child		Date: Reason: Results / treatment:	cm <input type="checkbox"/> ____ in <input type="checkbox"/> ____	kg ____ lbs ____
Dependent child		Date: Reason: Results / treatment:	cm <input type="checkbox"/> ____ in <input type="checkbox"/> ____	kg ____ lbs ____



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2. In the **past five (5) years**, have you or your spouse or dependent child listed ever received care, been diagnosed or experiences symptoms relating to the following disorders:

	YES	NO
a) Cardiovascular system: arrhythmia, heart murmur, high blood pressure, high cholesterol, or any other cardiac, circulatory or blood vessels disorder?	<input type="checkbox"/>	<input type="checkbox"/>
b) Digestive system: ulcer, ulcerative colitis, Crohn's disease, polyps, disorder of the stomach, pancreas, intestines, liver, or any other gastrointestinal disorder?	<input type="checkbox"/>	<input type="checkbox"/>
c) Endocrine or blood system: diabetes, anemia, leukemia, thyroid disorder, gout, or any other endocrine or blood disorder?	<input type="checkbox"/>	<input type="checkbox"/>
d) Genito-urinary system: chronic bladder infections, kidney stones, disorder of the kidneys, prostate, uterus, cervix, breast, urinary tract or any other genital or urinary disorder?	<input type="checkbox"/>	<input type="checkbox"/>
e) Immune system: Lyme disease, AIDS or AIDS-related complex, or other immune disorder or deficiency?	<input type="checkbox"/>	<input type="checkbox"/>
f) Musculoskeletal system: back or neck disorders (including low back pain), muscle, bone or ligament disorders, arthritis, or any bone or joint disorder?	<input type="checkbox"/>	<input type="checkbox"/>
g) Neurological system: transient ischemic attack (TIA), chronic headaches, migraines, dizziness, vertigo, seizure, epilepsy, paralysis or any other neurological or brain disorder?	<input type="checkbox"/>	<input type="checkbox"/>
h) Nervous system: anxiety, depression, anorexia or any other eating disorder, attention deficit disorder (with or without hyperactivity), or any other mental, nervous or emotional disorder?	<input type="checkbox"/>	<input type="checkbox"/>
i) Respiratory system: asthma, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, sleep apnea, or any other respiratory or lung disorder?	<input type="checkbox"/>	<input type="checkbox"/>
j) Other conditions or diseases: tumor, eye, ear or skin disorder (including acne)?	<input type="checkbox"/>	<input type="checkbox"/>

3. In the **past two (2) years**, have you or your spouse or dependent child listed:

	YES	NO
a) Consulted or been advised to consult or received treatment from any of the following health professionals: physiotherapist, massage therapist, podiatrist, chiropractor, acupuncturist, nutritionist, psychologist, speech therapist, homeopath, or naturopath?	<input type="checkbox"/>	<input type="checkbox"/>
b) Required, used, or been advised to use any of the following equipment, device, or medical accessories: artificial limbs, wheel chair, walker, orthopedic devices or arch supports, oxygen, CPAP machine, ostomy supplies, diabetic supplies or equipment?	<input type="checkbox"/>	<input type="checkbox"/>
c) Been treated for alcohol or drug dependency or been recommended to reduce your alcohol or drug consumption?	<input type="checkbox"/>	<input type="checkbox"/>
d) Been treated or followed for any congenital or physical impairment, deformity, or illness not covered above or been advised that you should be?	<input type="checkbox"/>	<input type="checkbox"/>

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4. Provide details for each YES answer given in questions 2 and 3.

Person's Name	Question	Condition or disease/ Diagnosis	Treatment and cost	Date of treatments (dd/mm/yyyy)	Result of treatment/ extent of recovery
			Treatment: Cost:	First treatment: Last treatment: Frequency of treatment:	
			Treatment: Cost:	First treatment: Last treatment: Frequency of treatment:	
			Treatment: Cost:	First treatment: Last treatment: Frequency of treatment:	
			Treatment: Cost:	First treatment: Last treatment: Frequency of treatment:	
			Treatment: Cost:	First treatment: Last treatment: Frequency of treatment:	
			Treatment: Cost:	First treatment: Last treatment: Frequency of treatment:	

5. Have you or your spouse or dependant child listed been advised to undergo a diagnostic test, a test, an exam, be hospitalised or have surgery even if it has not been completed? Yes No

If YES, specify :



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6. Are you or your spouse or dependent child listed aware of any symptoms or health discomfort for which you have not yet consulted a physician, or received a diagnosis? **Yes** **No**
If YES, specify:

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7. In the past **twelve (12) months**, have you or your spouse or dependant child listed taken any prescribed medication?
Yes **No**
If YES, complete the following table:

Person's name	Name of prescribed drug	Reason for the prescription	Dosage	Frequency	Monthly cost	Date started & date stopped
						Date started Date stopped Ongoing
						Date started Date stopped Ongoing
						Date started Date stopped Ongoing
						Date started Date stopped Ongoing
						Date started Date stopped Ongoing
						Date started Date stopped Ongoing
						Date started Date stopped Ongoing

Signature of the proposed insured



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7. DECLARATIONS, AUTHORIZATIONS AND SIGNATURE

On the date of signing of this application, the proposed insured, in his personal capacity as well as in his capacity of authorized representative of any proposed insured, hereby declares the following that concerning himself/herself and each eligible proposed insured:

(a) He/she is currently working or if not, he/she is not disabled or receiving any type of disability benefits.

(b) He/she is not currently hospitalized or waiting to be hospitalized (including day surgery).

(c) He/she has not been diagnosed or received any treatment (including medication) for any type of cancer in the past five (5) years (except for basal cell carcinoma).

(d) He/she has not tested positive on the AIDS virus antibody test or been diagnosed with AIDS (acquired immune deficiency syndrome) or ARC (AIDS – related complex). Initial

- I confirm that each eligible proposed insured holds a valid card from his/her provincial health government plan.
- I attest to having received my dependent’s consent (spouse and/or children) in order to enroll in this individual insurance plan in their name. (only applicable if you have requested coverage for your spouse and/or children)
- I confirm that the information and answers that I have provided in this document are true and complete.
- I confirm that the information and answers that I have provided are true and complete and acknowledge that they constitute the basis of my insurance coverage.
- I understand that if any answer is false or incomplete, any insurance coverage granted may be voided.
- I understand that I may be refused for insurance coverage if, in the opinion of the insurer, I am not insurable for the insurance coverage.
- I understand that any changes in the accuracy of the statements and answers on the form between the date this form is signed and the date insurer makes a decision must be reported to the insurer.
- I understand that if I fail to do so, any insurance coverage granted may be voided.
- I authorize any doctor, health professional or institution according to the health and social services legislation, insurance companies, or any other agency, institution or person in possession of information about us or our health to transmit it to the insurer and its reinsurers.
- In the event of a claim, I authorize any police force and any other agency that holds information regarding my claim to communicate such information to the insurer and its reinsurers.
- I have retained a copy of this document.
- I acknowledge having been notified that the financial advisor is to be paid by commission in relation to the transactions described in this insurance application. I have been inform the he is independant of the insurer and is not its representative.
- I authorize the insurer to deposit all my claim reimbursements to the designated bank account.
- I acknowledge receipt of the **Authorization to obtain and release personal information to a third party** and the **Agreement for the establishment of a personal file**.
- This authorization is valid for the purposes of this contract, its modification, or its reinstatement.
- I acknowledge that a reproduction of this authorization shall be as valid as the original.
- I authorize the insurer or Odyssey Insurance (Groupe Financier Odyssee Inc) to use my personal information in order to send me information on other products and services that might interest me. If no, please check (√) the following:
 - I do not authorize this use.

Signed at _____ on this _____ day of _____ 20____.
(Province)

Signature of the proposed insured

Signature of the Agent

Signature of the spouse