



GLOBAL PACIFIC  
FINANCIAL SERVICES LTD.

# Changes to the Insurance Application, Life, Health and Disability

Submitted by Anar on October 20, 2015 - 3:52pm

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The main changes are:

**1. Throughout the form "hereinafter called Desjardins Financial Security" , was replaced by "hereinafter called Desjardins Insurance"**

**2. Page 1, Section A1 ? Proposed Insured(s) and Policyowner(s)**

- The statement "Photo identification card (provinces other than Quebec)" was replaced by "Other photo card issued by a government"
- Nova Scotia has been added to provinces where the health insurance card is not accepted to verify the client's identity

**3. Page 2, Section A2 ? Policyowner only (without coverage) if different than proposed insured**

- The statement "Photo identification card (provinces other than Quebec)" was replaced by "Other photo card issued by a government"
- New wording: "If the policyowner is applying for SOLO Business Expense only or is a business..."
- The Webi icon has been added in the margin and in the sentence

**4. Page 6, Section E1 - Eligibility for SOLO Disability coverages**

- Addition of a point to clarify that only one policyowner can be named for any SOLO disability insurance contract other than SOLO Loan

Particular situation, Question 1

- For pregnant women, it states they are only eligible for SOLO Loan or SOLO Essential Disability Income and must complete insurance application form 15021E

## 5. Page 10, Section F4 - Examinations ordered by the Representative

MedAxio was changed to Dynacare Insurance Solutions

## 6. Page 11, Section F ? Evidence of Insurability, Question 4

Previously

- Has the proposed insured, in the last 12 months, used tobacco or nicotine products of any type whatsoever (cigarette, cigarillo, cigar, pipe, electronic cigarette, marijuana, gum or nicotine patches (patch), or anti-smoking medication)?

Current

- Has the proposed insured smoked cigarettes, cigarillos, cigars, pipe, electronic cigarettes, or used marijuana, any type of tobacco or tobacco substitutes, such as nicotine gum, nicotine patches or anti-smoking medication in the last 12 months?

### Webi

PDF versions of the above-mentioned form will be available on [Webi](#) under Forms > Insurance > Applications.

### Reminder

To speed up processing, please check the New Business and/or Major Changes box on all paper versions of the application. For all Major Change requests, the contract/policy number must be filled in legibly on the front page of the application. For any Major Change requests, please use the national insurance application, not the electronic insurance application.

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