



(CI)

Please complete fully. Do not use correcting tape or fluid. Cross out errors and initial any changes.

ORGANIZATION NAME		DIVISION		CLASS
OCCUPATION OF PROPOSED INSURED	HOURS WORKED PER WEEK	WEEKS PER YEAR WORKED (INCLUDE VACATION TIME IN WEEKS WORKED)		
START DATE AT COMPANY		IS THE PROPOSED INSURED ACTIVELY AT WORK?		
Day	Month	Year	Yes <input type="checkbox"/> No <input type="checkbox"/> (if "no", please provide reason):	
The above information must be verified and signed by the Plan Administrator / Human Resources Representative:				
Signature:		Please print Name and Title:		

PROPOSED OWNER NAME AND ADDRESS (only required if the Proposed Owner is different than the Proposed Insured):		
Company name		Street Address
City	Province	Postal Code

COVERAGE APPLIED FOR					
PLAN NAME		BENEFIT PERIOD	OPTIONAL BENEFITS		
PROPOSED INSURED NAME			TELEPHONE NUMBER		
Last	First	Initial			
PROPOSED INSURED ADDRESS		CITY	PROVINCE	POSTAL CODE	
DATE OF BIRTH		GENDER	LANGUAGE OF POLICY		
Day	Month	Year	Male <input type="checkbox"/> Female <input type="checkbox"/>	English <input type="checkbox"/> French <input type="checkbox"/>	
1. Do you understand English and/or French? (If "no", a "Statement of Understanding" is required. Please contact your human resources representative. If required, this form must be submitted with your completed application form.) 2. Are you a Canadian Citizen or a Permanent Resident (landed immigrant)? 3. In the past 12 months have you used cigarettes, e-cigarettes, more than one large cigar per month, water pipes, betel nuts more than once per month, smoking cessation products or nicotine or tobacco in any other form? 4. Has an insurance company ever denied you critical illness insurance under an individual, group or association plan?				YES	NO
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
Details of "YES" answer to questions 4.					
Question #					

DECLARATIONS AND CONSENTS (Please review and sign)

It is understood and agreed as follows:

- 1) I have read all the foregoing statements and answers. They are all true and complete. They are part of this application and any individual policy issued as a result.
- 2) No agent or broker has authority to waive the answer to any question, to determine insurability, to waive any rights or requirements, or to make or alter any contract or policy.
- 3) RBC Life Insurance Company (RBC Life) may be entitled to render this policy null and void if there is misrepresentation or non-disclosure in any part of this application that is material to the insurance risk.
- 4) Any policy issued as a result of this form shall become effective on the Date of Issue provided that: (a) the policy has been tendered for delivery to the Proposed Owner; and (b) the answers provided on this application have not changed from the date of this application to the Date of Issue date; and (c) the initial premium required has been paid. I will immediately advise RBC Life in writing, of any changes in the answers to the question in this application between the time of this application and the delivery of the policy.
- 5) Any policy issued as a result of this application shall be subject to a pre-existing conditions amendment (which contains a coverage exclusion based on my pre-existing health) and, if applicable, a travel exclusion (which limits coverage while travelling outside of Canada or the United States).
- 6) RBC Life shall not be liable for any claim on account of any benefits applied for, commencing prior to the effective date of coverage. Notwithstanding any interim premium payments, no temporary or conditional insurance is being provided to either the proposed insured or the proposed owner.
- 7) Acceptance of any policy issued as a result of this application form will ratify my acceptance of any differences in the terms of coverage between the policy wording and as stated in this form.
- 8) If either a third party administrator (TPA) or my employer (either of which is referred to as the "Administrator") is paying the premiums and/or administering the policy on my behalf, I authorize the Administrator to have access to my personal information, as supplied in the application form, for the purposes of forwarding it on my behalf to RBC Life for determining coverage under the policy and for the administration of the policy. I authorize RBC Life to receive and accept premium payments from the Administrator, pay any premium refunds to the Administrator and provide the Administrator with all premium statements, billing notices, lapse notices and any other notices or information required by the Administrator to administer my policy. I acknowledge that once RBC Life has provided any of my personal information to the Administrator, the Administrator is responsible for complying with all relevant privacy legislation. RBC Life is not responsible for ensuring that the Administrator complies with any privacy legislation. RBC Life will continue to send all communications or notices concerning my policy to the Administrator until it receives written notice from me or the Administrator of the termination of my relationship with my employer. If I cease to be employed by my current employer, I have the right to keep my policy in force by paying the premiums myself. The Administrator may inform RBC Life, in writing, at any time that it is no longer administering the payment of the premium of my policy, in which case, RBC Life will no longer provide information about my policy to the Administrator. RBC Life is not obligated to inform me if the Administrator stops making premium payments for my policy. The Administrator does not have the authority to waive or modify any of the terms of my policy and the Administrator is not agent of RBC Life. If I am the owner of the policy, I also authorize the Administrator to receive the policy contract from RBC Life on my behalf for delivery to me.
- 9) I have read the section entitled "Collection and Use of Personal Information" appearing in this application and understand and agree to its terms.

SIGNATURE(S):

Proposed Insured: _____ Date: _____
(Day, Month, Year)

Proposed Owner: _____ Date: _____
(if different than (Day, Month, Year)
Proposed Insured)

Pre-Authorized Debit (PAD) Agreement

The Payor(s) named below agrees that:

1. (a) RBC Life Insurance Company (RBC Life) is authorized to make scheduled monthly withdrawals to pay the premium in accordance with the premium schedule set out in this policy/policies, including the initial premium, against the account at the financial institution below, or any other financial institution that the Payor(s) may later designate.
- (b) **RBC Life is not required to provide notification before the Temporary Insurance Agreement premium and/or the initial premium is debited, or if the amount of withdrawal should vary.**
- (c) unless otherwise indicated in the Special Requests section below, such withdrawals shall be dated on the day of the month on which the premium is due under the policy or, if more than one policy is included in this Agreement, the withdrawals shall be dated to coincide with the existing policy/policies.
- (d) the financial institution indicated below is authorized now or at any subsequent time to honour any requests made by RBC Life to withdraw premium or fees from the account indicated below, which may include a redraw within 30 days should any withdrawal not clear the account,
- (e) notification of any change to the information provided below, shall be given to RBC Life by the Payor(s), at a minimum of 5 days prior to the next scheduled withdrawal. The Payor(s) agrees that from time to time they may authorize RBC Life to deduct such payments from another account upon the Payor's oral or written instructions.
- (f) this Agreement will terminate in respect of all policies included in it upon 10 days written notice by RBC Life or by the Payor(s). The Payor(s) may obtain further information on their right to cancel a PAD agreement by visiting the Canadian Payments Association website at www.cdnpay.ca.
- (g) In the event that a PAD is disputed, the Payor(s) agrees to contact RBC Life. For recourse purposes, this PAD is considered a Personal PAD.

The Payor(s) has certain recourse rights if any debits do not comply with this agreement. For example, the Payor(s) has the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD Agreement. To obtain more information on recourse rights, the Payor(s) may contact their financial institution or visit www.cdnpay.ca.

- (h) the names and signatures of all persons required to authorize withdrawals from the account indicated are included below.

2. Add to existing PAD with policy number(s) _____
3. Special Requests (withdrawals are limited between the 1st – 28th of the month) _____

Bank Information:

Please attach a sample cheque marked void (a line of credit account cannot be used).

Name of Bank or Financial Institution	Transit Number	Bank Number	Account Number
_____	_____	_____	_____

Address _____

City	Province	Postal Code
_____	_____	_____

Dated at _____ this _____ day of _____
(city/province) (month) (year)

Print Name of Payor (Account Holder)

Print Name of Second Payor (Account Holder) (if any)

Signature of Payor

Signature of Second Payor (if any)

TO BE DETACHED AND KEPT BY THE PROPOSED INSURED

Coverage Overview:

You may obtain an overview of the insurance coverage for which you have applied at <http://www.rbcinsurance.com/gsi> or by contacting your benefits administrator.

COLLECTION AND USE OF PERSONAL INFORMATION

Collecting your personal information

We (RBC Life Insurance Company) may from time to time collect information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- information related to or arising from your relationship with and through us;
- information you provide through the application and claim process for any of our insurance products and services; and
- information for the provision of products and services.

We may collect information from you, either directly or through representatives. We may collect and confirm this information during the course of our relationship. We may also obtain this information from a variety of sources including hospitals, doctors and other health care providers, the MIB, Inc., the government (including government health insurance plans) and other governmental agencies, other insurance companies, financial institutions, motor vehicle reports, and your employer.

Using your personal information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background;
- to issue and maintain insurance products and services you may request;
- to evaluate insurance risk and manage claims;
- to better understand your insurance situation;
- to determine your eligibility for insurance products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and your relationship with us; and
- as required or permitted by law.

For these purposes, we may make this information available to our employees, our agents and service providers, and third parties, who are required to maintain the confidentiality of this information.

In the event our service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located. Third parties may include other insurance companies, the MIB, Inc. and financial institutions.

We may also use this information and share it with RBC® companies (i) to manage our risks and operations and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under "*Other uses of your personal information*" for the sole purpose of honouring your choices.

If we have your social insurance number, we may use it for tax related purposes and share it with the appropriate government agencies.

Please note that this paragraph is not applicable if this form is submitted by an independent representative or a representative that is attached to a firm other than RBC Life.

Other uses of your personal information

- We may use this information to promote our products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

You may choose not to have this information shared or used for any of these “Other uses” by contacting us as set out below, and in this event, you will not be refused insurance products or services just for that reason. We will never use or share your health information for these purposes. We will respect your choices and, as mentioned above, we may share your choices with RBC companies for the sole purpose of honouring your choices regarding “Other uses of your personal information”.

Your right to access your personal information

You may obtain access to the information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in “Other uses of your personal information” you may do so now or at any time in the future by contacting us at:

**RBC Life Insurance Company
P.O. Box 515, Station A,
Mississauga, Ontario
L5A 4M3
Telephone: 1-800-663-0417
Facsimile: (905) 813-4816**

Our privacy policies

You may obtain more information about our privacy policies by asking for a copy of our “Financial fraud prevention and privacy protection” brochure, by calling us at the toll free number shown above or by visiting our web site at www.rbc.com/privacysecurity

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