

BMO Bank of Montreal Representative:

First name	Last name
Signature X	
Telephone number _ _ _ _ _	Fax number _ _ _ _ _
Date (dd-mm-yyyy) _ _ / _ _ / _ _ _ _	

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What information is required for a Critical Illness claim?

Checklist for the Claimant:

- a completed and signed Lender’s Statement
- a copy of the Line of Credit Insurance Application(s) pertaining to this claim
- a completed and signed Claimant Statement
- a completed and signed Attending Physician’s Statement*

* Ask your doctor to complete the Attending Physician’s Statement with as many details as possible. The statement should be immediately given to you to submit with your claim.

To prevent delays, please be sure the forms are fully completed and provide as much information as possible to help with the adjudication of your claim. Sun Life Assurance Company of Canada can only process your claim when we have received all of the above documents.

Please submit your claim to: Sun Life Assurance Company of Canada
Creditor Team – Disability Claims
PO Box 100 Stn C
Kitchener ON N2G 3W9

Important Notes

- Proof of claim must be submitted within 180 days of the date of diagnosis.
- Any costs for information to substantiate your claim is your responsibility.
- The Physician’s Statement must be completed by a qualified Physician or Specialist practising in Canada or the United States of America.
- Please retain a photocopy of your claim forms for your records.
- Sun Life Assurance Company of Canada will inform you if your claim is subject to further investigations.
- Until Sun Life Assurance Company of Canada advises you in writing of the decision, it is your responsibility to continue paying your line of credit payments in full.
- For questions about your claim, you may call Sun Life Assurance Company of Canada at 1-877-271-8713.

Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life Financial group of companies.

BMO Lender's Statement

Instructions – to be completed by the BMO Lender

- Give the customer the entire claim package including this Lender's Statement once it is completed.
- Provide copies of all line of credit or loan insurance applications pertaining to this claim to the customer.
- For any Line of Credit product please also attach screen prints of the last 12 months average balances prior to the date of critical illness. Please refer to "Inquiries – Year to date balances" and provide a screen shot of the screen. Important: Please write the date the screen print was taken.
- Advise your customer to send the completed claim package directly to Sun Life.
- If the coverage status on the "Creditor Insurance at a Glance" screen is "Ineligible" or "Waived" please advise the customer there is no critical illness coverage in force and do not provide a claim package.

1 Insured's information

First name		Last name		<input type="checkbox"/> Male	Language	<input type="checkbox"/> English
				<input type="checkbox"/> Female		<input type="checkbox"/> French
Date of birth (dd-mm-yyyy)		Date of diagnosis (dd-mm-yyyy)		Telephone number		
Address (street number and name)					Apartment or unit number	
City					Province	Postal code

2 Revolving Line of Credit – BMO Lenders please note that Sun Life requires all boxes in this section to be completed.

Line of Credit number	
91052	
Refer to "Loan Account Details" screen to complete this section	
Authorized limit	
\$	
Refer to "Inquiry – Creditor Insurance at a Glance Screen" to complete this section	
When coverage starts (dd-mm-yyyy)	Max amount covered
	\$
Current balance	
\$	
Current critical illness coverage status	
<input type="checkbox"/> Active <input type="checkbox"/> Ineligible <input type="checkbox"/> Approved <input type="checkbox"/> Waived <input type="checkbox"/> Pending <input type="checkbox"/> Terminated <input type="checkbox"/> Cancelled <input type="checkbox"/> Quote	

3 Instalment Line of Credit – BMO Lenders please note that Sun Life requires all boxes in this section to be completed.

Line of Credit number		
91052		
Refer to "Service Navigator – Features - Renewal and Interest Rate" screens to complete this section		
Original loan amount/limit	Date opened (dd-mm-yyyy)	
\$		
Refer to "Inquiry – Creditor Insurance at a Glance Screen" to complete this section		
When coverage starts (dd-mm-yyyy)	Coverage option percentage	% of critical illness payment covered
	CI _____ %	%
Current balance		
\$		
Current critical illness coverage status		
<input type="checkbox"/> Active <input type="checkbox"/> Ineligible <input type="checkbox"/> Approved <input type="checkbox"/> Waived <input type="checkbox"/> Pending <input type="checkbox"/> Terminated <input type="checkbox"/> Cancelled <input type="checkbox"/> Quote		

4 Insured co-borrower

Last name	First name	Last name	First name
1		5	
2		6	
3		7	
4		8	

5 Lender information

First name		Last name	
Title	Transit number	Telephone number — —	

I am an authorized representative of the Bank of Montreal and I hereby certify that the above information is true and correct.

Signature of BMO lender X	Date signed (dd-mm-yyyy) — —
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Claimant's Statement

Proof of claim must be submitted within 180 days of the date of diagnosis.

Instructions

- Print clearly in block letters.
- The "Claimant's Statement" must be fully completed, ensuring all sections are completed.
- Please indicate your line of credit number below.
- Please sign and date the Claimant Authorization.

1 Claimant information

First name		Last name			
Date of birth (dd-mm-yyyy)	<input type="checkbox"/> Male <input type="checkbox"/> Female	Language	<input type="checkbox"/> English <input type="checkbox"/> French	Telephone number	<input type="checkbox"/> Bus. <input type="checkbox"/> Res.
Address (street number and name)					Suite or unit
City			Province	Postal code	
Line of Credit number					

2 Claim details

Please describe the nature and extent of your critical illness.			
When was your condition diagnosed or surgery performed? (dd-mm-yyyy)		When did symptoms first commence? (dd-mm-yyyy)	
Please describe the symptoms.			
When did you first consult a Physician in connection with your illness? (dd-mm-yyyy)			
Physician's first name		Last name	
Physician's address (street number and name)			Suite or unit
City	Province	Postal code	Telephone number
Have you undergone any tests or investigations related to the diagnosis? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details and dates.			

2 Claim details (continued)

Have you previously suffered from, or received treatment for, a similar or related condition? Yes No If yes, please provide details and dates.

3 Medical consultations

Please provide the name and address of your personal physician.

First name	Last name	Specialty
Address (street number and name)		Telephone number — —
City	Province	Postal code

How long has this physician been involved in your care?

Please provide details of any other physician or specialists who have been consulted in connection with your critical illness.

First name	Last name	Specialty
Address (street number and name)		Telephone number — —
City	Province	Postal code
Date of first visit (dd-mm-yyyy) — —		

First name	Last name	Specialty
Address (street number and name)		Telephone number — —
City	Province	Postal code
Date seen (dd-mm-yyyy) — —		

If you have been treated at a hospital or similar institution, please supply the following information.

Name of hospital	City or town
Date of admission (dd-mm-yyyy) — —	Date of discharge (dd-mm-yyyy) — —

What type(s) of treatment have you received, or are currently receiving, in connection with your condition? (e.g., medications, therapy, etc.).

Type of treatment	
Institution/Prescribing physician	Date (dd-mm-yyyy) — —
Type of treatment	
Institution/Prescribing physician	Date (dd-mm-yyyy) — —

3 Medical consultations (continued)

Please indicate the names and addresses of any other physicians who have treated you in the last 3 years.

First name	Last name	Specialty
Address (street number and name)		Suite or unit
City	Province	Postal code
		Telephone number — —

First name	Last name	Specialty
Address (street number and name)		Suite or unit
City	Province	Postal code
		Telephone number — —
		Fax — —

4 General

Have any of your immediate family (mother, father, brothers, sisters) had cancer, tumor, heart disease, diabetes, kidney disease prior to age 60? Yes No If yes, please indicate:

Relationship	Nature of illness	Age at which illness was first diagnosed
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Relationship	Nature of illness	Age at which illness was first diagnosed
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Relationship	Nature of illness	Age at which illness was first diagnosed
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Are you insured for Individual Critical Illness benefits with Sun Life or with another company? Yes No If yes, please indicate:

Name of insurer	Policy number	Has a claim been submitted? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Are you currently receiving or have you applied for short or long term disability benefits with Sun Life? Yes No If yes, please indicate:

Policy number	Certificate number
Case manager's first name	Case manager's last name

Please provide any other information that would be helpful in the assessment of your claim.

5 Claimant authorization

I certify that the statements in this form are true and complete. I understand that Sun Life Assurance Company of Canada may investigate this claim. I authorize Sun Life Assurance Company of Canada, its agents and service providers (i) to collect, use, and disclose information about me (excluding health information) with the Bank of Montreal for the purpose of administering my claim and (ii) to collect, use and disclose information about me (including health information) needed for underwriting, administration and adjudicating claims under this Group Policy with any person or organization who has relevant information pertaining to this claim including health professionals, institutions, investigative agencies, insurers and reinsurers. Further, any such person or organization is also authorized to disclose my relevant personal information to Sun Life Assurance Company of Canada, its agents and service providers. A photocopy of this authorization is as valid as the original and shall continue to have effect throughout the duration of the claim.

Signature of claimant X	Date (dd-mm-yyyy) — —
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6 Respecting your privacy

Respecting your privacy is a priority for the Sun Life Financial group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and telling you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

Attending Physician’s Statement – Heart Attack (Myocardial Infarction) Statement

Proof of claim must be submitted within 180 days of the date of diagnosis.

Instructions

- To keep your report confidential, please mail directly to: Sun Life Assurance Company of Canada, Creditor Team – Disability Claims, PO Box 100 Stn C, Kitchener ON N2G 3W9.
- Any cost incurred for the completion of this form is the patient’s responsibility.
- The purpose of this report is to assist us in making a critical illness determination. In filling out this report please include sufficient details of history, physical and diagnostic findings, clinical course, therapy and response to enable us to make this determination.

1 Patient information

IMPORTANT: Please note that you are responsible for the cost of completing this form.

Patient’s first name		Last name		Date of birth (dd-mm-yyyy) – –	
Address (street number and name)				Apartment or unit	
City		Province		Postal code	
Telephone number – –					

2 Physician information

Please fully complete all sections of this form. Please attach all available test results and consultation reports relevant to your patient’s condition. It is your patient’s responsibility for all costs in completing these forms.

How long has this person been your patient?		When did your patient first consult you for this condition (dd-mm-yyyy) – –	
Was a diagnosis of MI made? <input type="checkbox"/> Yes <input type="checkbox"/> No		If Yes, date of diagnosis (dd-mm-yyyy) – –	
Provide the name of the cardiologist who made the diagnosis of MI, if other than you:			
Please provide the names and addresses of other physicians consulted or hospitals attended by your patient for this MI.			
Please provide description of onset of chest pain pertaining to the insured’s MI.		Date of onset occurred (dd-mm-yyyy) – –	
Please provide ECG changes in detail at time of event.*			

2 Physician information (continued)

Please provide cardiac enzyme levels and/or troponin including CK – MB fraction and percentage of total CK at time of diagnosis pertaining to the insured's MI.

What other investigations have been performed? Please provide dates and details, or reports.

*Provide copies of tracings pertaining to the insured's myocardial infarction, if available.

When did your patient first suffer symptoms or episodes of cardiovascular disease? Please provide details and dates (dd-mm-yyyy)

Please describe including dates, symptoms and any predisposing conditions or risk factors that your patient has had for cardiovascular disease.

Is there a family history of cardiovascular disease or cerebrovascular disease? Yes No
Please provide details.

Please provide any other information that would be helpful in the assessment of your patient's claim.

Please provide copies of test results and consultation reports with respect to this condition, including a copy of the following:

- A) The ECG's that document this myocardial infarction
- B) The cardiac enzyme level reports, including CK-MB BANS, Troponin I or Troponin T documenting this myocardial infarction
- C) All ECG test results, cardiac enzyme test and consultation and discharge notes
- D) Reports of any other cardiac investigation performed such as coronary angiography, echocardiography, etc.

3 Physician's authorization and signature

I certify that the information in this form is true and correct.

Physician's first name (please print)		Last name		Speciality	
Address (street number and name)				Suite or unit	
City			Province		Postal code
Telephone number			Fax number		
Physician's signature X					Date (dd-mm-yyyy)