

How do I submit a Disability claim?

What information is required for a Disability Claim?

You may obtain claim forms directly from your BMO branch. All filing instructions are clearly indicated in the claim package. Please be sure to review the checklist and that all requirements are obtained and included in the claim package.

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

Submit your claim to:

Sun Life Assurance Company of Canada
Creditor Team – Disability Claims
P O BOX 100 STN C
Kitchener, On
N2G 3W9

Until your claim is approved

- Sun Life Assurance Company of Canada will inform you if approval of your claim is subject to further investigations.
- Until Sun Life Assurance Company of Canada advises you in writing that your claim is approved and the date that we will begin refunding your account for your payments, it is your responsibility to continue paying your loan payments in full.
- If your claim is denied, Sun Life Assurance Company will advise you in writing, explaining the reason for the denial. A separate letter will be sent to the branch to advise them of the decision. The reason why your claim was declined will not be shared with the branch.
- For questions about your claim, you may contact Sun Life Assurance Company of Canada at 1-877-271-8713.

Important Notes:

- Proof of claim must be submitted within 120 days of the date of disability.
- No benefits are payable during the qualifying period.
- Any costs for information to substantiate your claim are your responsibility.
- The attending physician statement must be completed by a doctor of medicine.
- It is your responsibility to notify Sun Life Assurance Company of Canada of your return to work date.