

La Capitale Client Promotion



Fact Sheet

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1. Description of the La Capitale Client Promotion¹

Subject to certain conditions, on the issuance of a new individual insurance contract, a sum will be refunded to the policyholder who is already a client of one of the insurance companies of La Capitale Financial Group Inc. (La Capitale). For the refund amount, visit www.lacapitale.com/en/individuals/promotions/la-capitale-client-promotion.

2. Eligibility conditions for the La Capitale Client Promotion

2.1. Be a client of La Capitale

To be a client, the policyholder of the new contract must be a contractholder, a policyholder or an insured under an individual or group product (refer to the list below) of one of the following insurance companies:

- La Capitale Civil Service Insurer Inc.
- La Capitale General Insurance Inc.
- La Capitale Financial Security Insurance Company

PRODUCT LIST

- Accident and Sickness Insurance
- Automobile and Leisure Vehicle Insurance
- Carte Capitale card (budget, budget margin, taxes)
- Critical Illness Insurance
- Disability Insurance
- Group Credit Insurance
- Group Insurance
- Home Insurance
- Hospitalization Insurance
- Individual Health Insurance
- La Capitale Stow & Grow Account
- Life Insurance
- Loans (mortgage or personal)
- Long Term Care Insurance
- Savings and Investments
- Travel Insurance (SOLIS or SOLIS⁺)

2.2 Select an eligible benefit

The policyholder's new contract must be an individual insurance contract (joint coverage is eligible) and include one of the following benefits:

- Accident and Sickness Insurance
- Critical Illness Insurance
- Disability Insurance
- Hospitalization Insurance
- Life Insurance
- Long Term Care Insurance

1. The La Capitale Client Promotion cannot be combined with any other offer or promotion.

2.3 Pay a minimum premium

The total premium of the new contract must be a minimum of \$500. This premium includes the premium for all the principal benefits, riders and additional benefits for all the insureds, as well as the policy fees. The 5% discount granted for the annual cash payment method must not be taken into consideration when calculating the total premium.

2.4 Have a new insurance contract issued

The new insurance contract must be issued by one of the following insurance companies:

- La Capitale Civil Service Insurer Inc.
- La Capitale Financial Security Insurance Company

IMPORTANT: The La Capitale Client Promotion does not apply to:

- Issuance following a partial or total conversion
- Issuance following an internal replacement (with or without a surplus)
- Issuance of a Plan & Give contract
- Dissociation
- Assignment of benefit/coverage.

Please note that adding an additional benefit or rider to an existing contract does not result in the issuance of a new contract.

3. Instructions for the advisor

- After checking to ensure that eligibility conditions 2.1, 2.2 and 2.3 for the La Capitale Client Promotion have been met, complete the La Capitale Client Promotion Application form.
- Attach the duly completed and signed La Capitale Client Promotion Application form to the application for insurance.

4. Mailing of the cheque

Once it has validated the eligibility conditions for the La Capitale Client Promotion, La Capitale will mail the cheque to the policyholder within 60 days following:

- The date on which the policy was mailed by La Capitale; or
- The delivery date of the policy to the client, as indicated on the Acknowledgement of Receipt of Policy form.

APPENDIX

For the purposes of the La Capitale Client Promotion, a Quebec public service employee is defined as follows:²

- A. A person who holds office or employment with or who is retired from the Government of Quebec or a public body:
- Government ministries
 - School boards
 - Government corporations (Hydro-Québec, SAQ, museums...)
 - CEGEPs, colleges, campuses, schools, convents and extracurricular programs
 - Health Network institutions
 - Universities
 - Municipal Affairs
- B. Employees or retirees of La Capitale Civil Service Insurer (CCSI)
- C. Employees or retirees of a member company of CCSI, meaning all companies controlled directly or indirectly by La Capitale Civil Service Mutual Inc.
- D. A family member of one of the following persons:
- A person "holds office" when he or she is not strictly speaking an employee, but performs certain duties like those of a Minister, member of an organization's board of directors, etc.
 - A "public body" is a body as defined in *An Act respecting access to documents held by public bodies and the Protection of personal information*, and a court (such as a Quebec Court judge).
 - A "family member" is the spouse of the person or employee referred to in the first three (3) categories above, their dependents or those of their spouse, whom these persons depend on entirely or to a large degree.
 - The "spouse" is a person who is married to or lives with the person to whom he or she is married or a person in a de facto union with the person he or she has been living with for at least one year.

2. Important: This definition is not the definition of mutualist of La Capitale Civil Service Insurer Inc.