

# Chambers Plan Group Life, Dependent Life & Accidental Death & Dismemberment (AD&D) Claim Guide

Under the Chambers Plan, *Life and Dependent Life* coverage is provided by Desjardins Insurance. *Accidental Death and Dismemberment* coverage is provided by Chubb Life Insurance.

**When proceeds are paid to a named beneficiary**, the claim would typically be completed by the beneficiary. If a trustee was appointed by the deceased to act on behalf of the beneficiary, then the trustee should complete the form. If the beneficiary is a minor and the deceased had not appointed a trustee, contact our office to determine who should complete the claim as legislation regarding payment to minors varies from province to province.

**When proceeds are payable to the insured's estate**, the claim should be completed by the estate's legal representative. Please contact us as additional information (such as a copy of the will and probate, Certificate of Appointment of Estate Trustee or Letter of Administration) may be required.

**If the Plan member died as a result of an accident**, AD&D claim forms must be completed, in addition to the Life claim form.

Once the claim is approved, if the deceased Plan member had family Extended Health and/or Dental Care coverage, *Survivor Benefits* will be extended to the family members insured at the time of the passing.

**To ensure no delays in processing, please send all claim forms and required supporting documentation directly to:**

**Chambers of Commerce Group Insurance Plan®**  
1051 King Edward Street,  
Winnipeg, MB R3H 0R4  
Fax 1.800.457.8410  
email [chdisability@johnstongroup.ca](mailto:chdisability@johnstongroup.ca)  
Attn: Disability & Life Claims Department

If the amount of coverage exceeds \$100,000.00 the original claim forms are required.



If you have any questions, please contact our office at  
1.800.665.3365 – choose Option #3  
or email [chdisability@johnstongroup.ca](mailto:chdisability@johnstongroup.ca)

# Basic Life and Dependent Life Instructions

## Desjardins Insurance

The individual applying for the claim must complete Sections B and C of the form; have the Plan member's employer complete Section A; and the family physician, or physician who signed the death certificate, complete section D.

The *Immediate Cause of Death* must be provided in Section B for all claims. If the amount of Basic Life or Dependent Life Insurance is \$100,000.00 or under, Desjardins Insurance can process the claim without Section D – *Physician's Statement*. However, Desjardins Insurance reserves the right to request Section D – *Physician's Statement* to be completed at their discretion, if they feel it is necessary to complete the assessment of the claim. (If the *Immediate Cause of Death* is related to an accident, or if there is a coroner's inquest into the death, Section D – *Physician's Statement* **must** be completed.)

In addition to the completed claim form, the following supporting documentation is required:

For a Plan Member	For a Dependent ( Spouse or Child )
Copy of the Certificate of Death or Funeral Director's Statement	Copy of the Certificate of Death or Funeral Director's Statement
Copy of deceased's Certificate of Birth, Passport or Driver's License	Copy of deceased's Certificate of Birth, Passport or Driver's License
Copy of the Last Will and Testament (if applicable)	A copy of the Marriage Certificate or Declaration of Common-Law Status (if applicable)
A copy of the Coroner's Report or Autopsy Report (if applicable)	A copy of the Coroner's Report or Autopsy Report (if applicable)
	If the dependent claim is for the spouse, a photocopy of the Marriage Certificate is required. If the claim is for a common-law spouse, a <i>Declaration of Common-Law Status</i> (contact our office directly if you require this form) is required.

**Please ensure:**

- the *Last Day of Work* is completed on the Employer's Statement;
- the beneficiary's S.I.N. number is provided in Section C;
- if there are multiple beneficiaries, Section C is completed by **each beneficiary** or the appointed trustee; and
- all authorizations on the claim form are signed and dated.

Once completed forms are received in our office, written authorization will be required if you wish us to speak or share information with anyone besides the beneficiary.

The assessment time for a Basic Life or Dependent Life claim is approximately 10 business days once Desjardins Insurance receives all required information.

Our protocol is to send the settlement payment to the advisor on file. If the beneficiary would prefer the Life or Dependent Life settlement payment deposited into their bank account, please attach a voided cheque to the claim form.

# Accidental Death and Dismemberment (AD&D) Instructions

## Chubb Life Insurance (Policy # AB10399401)

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Four forms are required to be completed as part of an accidental death claim:

- the individual applying for the claim must complete ***Proof of Accidental Death - Claimant's Statement*** and ***Authorization to Obtain Information***,
- the Plan member's employer must complete ***Employer/Administrator Statement***, and
- ***Proof of Accidental Death - Attending Physician's Statement*** must be completed by the deceased's physician or treating physician at the time of accident.

All four claim forms, along with supporting documentation, are required before the adjudication process of the claim will begin. The supporting documentation includes the following:

### AD&D Supporting Documentation

- **Copy of the Death Certificate or Funeral Director's Statement**
- **Copy of the deceased's Certificate of Birth or Passport**
- **Copy of the Last Will and Testament (if applicable)**
- **Copy of the Coroner's Report or Autopsy Report**
- **Copy of the Toxicology Report (if available)**
- **Copy of the Police Report**
- **Newspaper clippings of the accident (if available)**

#### **Please ensure:**

- the beneficiary's S.I.N. number is provided on the claim form, and
- all authorizations on the claim forms are signed and dated.

Once completed forms are received in our office, written authorization will be required if you wish us to speak or share information with anyone besides the beneficiary.

The assessment time for an AD&D claim can vary depending on the factors surrounding the cause of death. If documentation such as Toxicology or Coroner's Reports are required, these may take months to obtain. Once Chubb Life Insurance is in receipt of all required information, the claim can be settled in approximately 10-15 business days.

The protocol of Chubb Life Insurance is to send the settlement payment to the beneficiary. If the beneficiary would prefer the AD&D settlement payment deposited into their bank account, please attach a voided cheque to the claim form.

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