

Employees Not Actively at Work - Takeover Business

If Chambers Plan is replacing business where a person may be disabled, or where a dependent may be confined to a hospital at the time the firm's coverage takes effect, Canadian Life and Health Insurance Association Inc. (CLHIA) guidelines require us to provide these individuals with Life, Health and Dental coverage under our replacing contract if they had the coverage before and the firm selects these benefits under Chambers Plan.

If a person is disabled, the continuation of their disability insurance is the responsibility of the previous carrier. Upon the employee's return to work, we are obligated to provide benefits equal to the provisions stated in our contract, not the one we are replacing.

If an employee is on a formal maternity/parental leave, we are required to continue coverage for that employee for all benefits, including disability coverage, as long as the coverage was maintained with the prior carrier for the complete period of the leave on a premium-paying basis.

Please list all eligible employees who are not actively at work due to Sick Leave, Leave of Absence, Maternity/Parental Leave, Lay-Off, Short Term Disability, Long Term Disability, Employment Insurance Sickness Benefits, or WCB/WSIB/CSST. **A COPY OF THE PREVIOUS CARRIER'S FINAL BILLING STATEMENT MUST BE SUBMITTED WITH THE FIRM APPLICATION.**

Firm/Company Name _____

EMPLOYEE'S NAME	DATE OF BIRTH	REASON FOR EMPLOYEE'S ABSENCE:	
		D = Disability	W = Workers Compensation
_____	_____	M = Maternity	O = Other (include explanation)
_____	_____		
_____	_____		
_____	_____		
_____	_____		
_____	_____		

Additional Details/Explanation

CHAMBERS OF COMMERCE GROUP INSURANCE PLAN
 1051 King Edward Street, Winnipeg, MB R3H 0R4
 Telephone (204)774-6677 or TOLL FREE 1-800-665-3365
 Fax (204)774-6698 or TOLL FREE 1-800-457-8410
 chambers@johnstongroup.ca

PLAN UNDERWRITERS
 Desjardins Insurance
 Sutton Special Risk/Lloyd's