

Terms and Conditions

The Terms and Conditions of this Certificate are to be read together with the definitions and other information set out on your most recently issued Coverage Summary Page and Notice Page, as well as the Definitions found on the following pages.

This Certificate contains a provision removing or restricting the right of the life insured to designate persons to whom or for whose benefit insurance money is to be payable. Benefits payable under this Certificate will be paid to your Lender, to pay down or pay off your Debt.

Introduction

When are you insured?

You are insured under this Certificate during the **Coverage Period**. If you are eligible to apply for this insurance, then your Coverage Period begins on the latter of the Coverage Start Date shown on your Coverage Summary Page and the date your Lender advances funds under your Debt. If you are not eligible, you will never be covered, and the Coverage Period will never begin.

The **Coverage Period** ends when the insurance ends as described in the *When Insurance Ends* section of this Certificate.

Who is eligible to apply?

You are eligible to apply for insurance under this Certificate if:

- You are an individual who is a Canadian resident, for Canadian income tax purposes;
- You are a borrower, co-borrower or guarantor on a Debt;
- Your Lender offers Credit Security Plan insurance on this type of Debt;
- You are at least 18 years old when you apply for insurance under this Certificate, and not yet 65 years old when the Coverage Period begins.

When do you need to pay Premiums?

You can pay Your Premium monthly, semi-monthly (i.e. twice per month) or at any other frequency We permit. Your initial Premium amount and Premium frequency is shown on Your Coverage Summary Page. You can change Your Premium frequency by contacting Us and following Our administrative rules that apply at that time. We will automatically collect Premiums from the Canadian bank or credit card account that you choose, provided it is acceptable to us.

Your Premium is shown on your Coverage Summary Page. If sales tax applies in your province or territory, the current sales tax is also shown on the Coverage Summary Page.

Your Premium will not change unless you change your Premium frequency or you change the insurance you've purchased under this Certificate, or We change the premium rates for everyone insured by the Credit Security Plan insurance who has a similar risk profile, or the sales tax changes under the law that applies to your Certificate.

If We change the premium rates, you will receive at least 30 days' advance written notice of any change to your Premium.

What if you change your mind about this insurance?

This insurance is optional, and you can cancel it at any time by calling 1-800-295-6472. If you cancel this insurance within 60 days of the

Coverage Start Date, We will refund any Premium that has been paid, and treat this Certificate as if it was never in effect.

Overall Benefit Maximum

We will never pay more than the Debt owing, under all Credit Security Plan insurance and Mortgage Protection Plan insurance certificates and policies that we insure, combined, no matter how many certificates or policies there are or how many Insured Persons are insured under them or how many types of insurance they have.

In addition, if more than one person is insured with respect to your Debt, and two or more die or are Totally Disabled at the same time, the total Share of Benefit for all such persons shall never exceed 100%.

Life Insurance

What is the Life Insurance Benefit?

Life insurance is optional under this Certificate. See your Coverage Summary Page and Notice Page for the details of the insurance you have purchased for each Insured Person under this Certificate.

We will pay a Life Insurance Benefit if an Insured Person dies during the Coverage Period for life insurance on that Insured Person, if no exclusions apply.

The Life Insurance Benefit under this Certificate decreases over time. The following sections explain how we will calculate the Life Insurance Benefit.

Life Insurance Benefit maximum

The Life Insurance Benefit for an Insured Person under this Certificate will never be more than the amount owing under the Debt on the day the Insured Person dies.

The total benefits that we will pay because one Insured Person dies will never be more than \$1,000,000, no matter how many Credit Security Plan insurance and Mortgage Protection Plan insurance certificates and policies there are under which we provide life insurance on that Insured Person.

If an Insured Person applies for life insurance under this Certificate, and the amount of insurance they request would cause the total life insurance on that Insured Person under all Credit Security Plan insurance and Mortgage Protection Plan insurance certificates and policies to be more than \$1,000,000 when that insurance begins, then:

- the Initial Insured Debt for that Insured Person will equal \$1,000,000 minus the total life insurance on that Insured Person under all those other certificates and policies when their life insurance under this Certificate begins; and
- we will refund any Premiums paid under this Certificate for any higher amount of life insurance on that Insured Person.

How much is the Life Insurance Benefit?

Subject to the *Overall benefit maximum* and the *Life Insurance Benefit maximum* sections, above, a **Life Insurance Benefit** will equal:

- **Share of Insured Debt:** the Insured Person's Share of the Insured Debt on the day the Insured Person dies; plus

- **Pre-claim interest:** any interest on the Insured Person's Share of the Insured Debt accruing from the date of the Insured Person's death to the date on which we are notified for the claim, subject to a maximum of six months' worth of interest; **plus**
- **Post-claim interest:** any interest on the Insured Person's Share of the Insured Debt accruing from the date we are notified of the claim to the date on which a life insurance benefit is paid; **plus**
- **Insured discharge fees:** reasonable and customary charges by the Lender or government authorities to discharge or pre-pay the Debt, up to 5% of the Insured Person's Share of the Insured Debt; **minus**
- **Bridge Benefits paid:** the total Life Insurance Bridge Benefit we already paid with respect to the Insured Person under this Certificate.

NOTE: Your Life Insurance Benefit may be less than your Debt.

Share of Insured Debt

The Insured Person's Share of the Insured Debt is the Share of Benefit shown for that Insured Person for life insurance on the most recent Coverage Summary Page for this Certificate.

Pre-claim interest and Post-claim interest

The interest will be calculated using the actual interest rate payable on the Debt at the time of death, up to a maximum of 7%, and the Insured Debt amount on the date of death.

Insured Debt

The Insured Debt on a particular day will equal the actual amount of the Debt on that day if:

- the Debt is a **Traditional Mortgage**;
- your Initial Insured Debt equaled your actual Debt on the day the life insurance began;
- your payments on the Debt are not in arrears; and
- you haven't made any Significant Change to the Debt since life insurance under this Certificate began.

Otherwise, the Insured Debt on a particular day will be calculated to equal the amount that would have been owing on a debt, assuming:

- the debt equaled your Initial Insured Debt when the life insurance took effect;
- the interest rate was fixed and equal to:
 - the Initial Interest Rate shown on your most recent Coverage Summary Page; or
 - 7% per year, if this field is blank on your most recent Coverage Summary Page;
- the amortization period on the debt from the time the life insurance took effect was either:
 - the number of months shown in the Initial Amortization Period on your most recent Coverage Summary Page; or
 - 300 months whichever is less;
- the monthly payments were made regularly on the debt starting one month after the life insurance took effect, with no payments in arrears; and
- no further funds were advanced under the debt.

Life Insurance Bridge Benefit

The **Life Insurance Bridge Benefit** is an amount we may pay while a Life claim under this Certificate is being assessed.

We will pay the Life Insurance Bridge Benefit from the time we receive:

- a completed life insurance claim, in the form that we have requested;
- any supporting information in the form we have requested; and
- if the Life Insurance Bridge Benefit relates to a Life Insurance Benefit that is only available where the Insured Person died by Accident, reasonable evidence that the Insured Person died by Accident

until the time we make a final decision about the claim.

We will pay the Life Insurance Bridge Benefit once a month while the Life Insurance Bridge Benefit is payable.

How much is the Life Insurance Bridge Benefit?

The **Life Insurance Bridge Benefit** will be the actual monthly payment due on your Debt if:

- you have a Traditional Mortgage; and
- the Insured Debt equals or is greater than the actual Debt when the Insured Person dies, as described above under Insured Debt.

If you have a Traditional Mortgage but the amount of the Insured Debt is less than the actual Debt when the Insured Person dies, then we reserve the right to reduce the **Life Insurance Bridge Benefit** proportionately.

If your Debt is a line of credit, or otherwise does not meet the definition of a Traditional Mortgage, then we reserve the right to reduce the Life Insurance Bridge Benefit to the monthly amount of interest you are required to pay in connection with your Debt.

What happens to the Life Insurance Bridge Benefit if no Life Insurance Benefit is paid?

If we pay a Life Insurance Bridge Benefit, but then determine that no Life Insurance Benefit is payable, you are not required to repay the Life Insurance Bridge Benefit, except in cases of fraud. The fact that we pay the Life Insurance Bridge Benefit does not mean that a Life Insurance Benefit will be paid, if a Life Insurance Benefit isn't payable as described in this Certificate.

Total Disability Insurance

What is the Total Disability Insurance Benefit?

Total Disability insurance is optional under this Certificate. See your Coverage Summary Page and Notice Page for the details of the insurance you have purchased for each Insured Person under this Certificate.

We will pay a Total Disability Insurance Benefit if we receive proof that:

- an Insured Person becomes Totally Disabled during the Coverage Period for Total Disability insurance on that Insured Person;
- the Insured Person continues to be Totally Disabled throughout the Qualification Period; and
- no exclusions apply.

When a Total Disability Insurance Benefit is payable, we will:

- waive the Premiums for this Certificate or, at our discretion,

collect the Premiums and then add the amount of the Premiums to the Total Disability Insurance Benefit we pay; and

- pay the Lender the Total Disability Insurance Benefit described below.

Any Premiums that we collect and then repay under this section are called **Repaid Premiums**.

NOTE: The Repaid Premiums are not a part of the Total Disability Insurance Benefit, and the Repaid Premiums do not need to be paid to the Lender; they can be paid to you, or to the person who paid the Premium. You cannot change your Premium frequency between the first day of the Qualification Period and the last day of the related Benefit Period, inclusive.

When is an Insured Person Totally Disabled?

The test for whether an Insured Person is Totally Disabled depends on the work the Insured Person performs in the twelve months before a disability begins. Subject to any exclusions under Exclusions and Limitations or on your Notice Page:

- **Totally Disabled** means that the Insured Person cannot perform substantially all of the essential duties of the Insured Person's regular employment solely because of Injury or Illness, if:
 - the Insured Person was actively at work at least 20 hours per week for at least 40 weeks during the 12-month period immediately before the disability begins; or
 - the Insured person is Seasonally Employed and was actively at work for at least 20 hours per week for 13 consecutive weeks during the 12-month period immediately before the disability begins;
- Otherwise, **Totally Disabled** means that the Insured Person is completely unable to perform at least two of the following five Activities of Daily Living without help from another person: **Dressing, Eating, Getting out of Bed, Toileting, and Walking.**

Total Disability Insurance Benefit maximum

The Total Disability Insurance Benefit for an Insured Person under this Certificate will never be more than the amount owing under the Debt on the day a Total Disability Insurance Benefit payment is due.

The total benefits that we will pay because one Insured Person is disabled will never be more than \$10,000 per month, no matter how many Credit Security Plan insurance and Mortgage Protection Plan insurance certificates or policies there are under which we provide disability insurance on that Insured Person.

How much is the Total Disability Insurance Benefit?

Subject to the *Overall benefit maximum* and *Total Disability Insurance Benefit maximum* sections, above, the **Total Disability Insurance Benefit** is a fixed amount equal to the Insured Person's Share of the Insured Debt Payment shown on your Coverage Summary Page. If your Total Disability Insurance Benefit is more than the actual Debt payment you are required to make, then any additional amount paid to your Lender at claim time will be used to reduce the balance of your Debt.

NOTE: Your Total Disability Insurance Benefit may be less than your actual Debt Payment.

When are Total Disability Insurance Benefits paid?

The Total Disability Insurance Benefits are payable up to once a month throughout the Insured Person's Total Disability Benefit Period.

If an Insured Person is Seasonally Employed when a disability begins, then no Total Disability Insurance Benefit will be paid during any period of normal seasonal layoff.

Otherwise, the **Total Disability Benefit Period** begins on the first Total Disability Payment Date after the end of the Qualification Period for each separate Total Disability. Benefits are not payable for the Qualification Period. The **Total Disability Benefit Period** ends immediately after the first of the following:

- The end of the Maximum Benefit Period shown on the Coverage Summary Page;
- The Total Disability Benefit Payment Date following the date the Insured Person is no longer Totally Disabled or engages in any occupation or employment for wage or profit;
- The date the Insured Person fails to provide proof of continuing Total Disability within the timeframe we specify; or
- The date the Insured Person's disability insurance terminates.

Your Lender will use this benefit to pay down or pay off your Debt.

What if the same Insured Person becomes Totally Disabled again?

If an Insured Person becomes Totally Disabled again, while Total Disability Insurance is in effect on that Insured Person, then different things will happen depending on whether the new Total Disability is related to a previous Total Disability.

Unrelated Disabilities: If the new Total Disability is not associated with, caused by, or contributed to by an Injury, Illness or condition that caused a previous Total Disability, then:

- a new Qualification Period will apply;
- if the Insured Person meets the criteria for payment of disability benefits, then we will repay or waive the Premiums for this Certificate and pay Disability Benefits throughout a new Total Disability Benefit Period;
- a new Maximum Benefit Period will apply; and
- the new Total Disability Benefit Period will begin and end as described in *When are Disability Benefits paid*, above, as if it were the first Total Disability.

Related Disabilities: If the new Total Disability is associated with, caused by, or contributed to by an injury, illness or condition that caused a previous Total Disability, and:

- a) if we receive proof that the Insured Person has become Totally Disabled again within 30 days of the end of the Total Disability Benefit Period, then:
 - the new disability will be treated as a continuation of the previous disability;
 - no new Qualification Period will apply; and
 - Subject to the Maximum Benefit Period:
 - we will repay or waive Premiums for this Certificate;
 - the Total Disability Benefit Period will continue; and

- we will pay Total Disability Insurance Benefits beginning on the next Total Disability Payment Date; or
- b) if we receive proof that the Insured Person has become Totally Disabled again more than 30 days after the end of the Total Disability Benefit Period, then:
- a new Qualification Period will apply;
 - the payments already made in connection with the related Total Disability will count toward the Maximum Benefit Period for this disability; and
 - Subject to the Maximum Benefit Period, once the Qualification Period is complete:
 - we will repay or waive Premiums for this Certificate;
 - the Total Disability Benefit Period will continue; and
 - we will pay Total Disability Insurance Benefits beginning on the next Total Disability Payment Date.

NOTE: If we have already paid Total Disability Insurance Benefits for the full Maximum Benefit Period, we will not repay or waive the Premiums or pay any further Total Disability Insurance Benefit with respect to this Total Disability.

Changes to your Debt

What happens when you change lenders?

If you change lenders, this Certificate will automatically end, as described in *When does this insurance end?* It's important for you to tell us as soon as this happens, so we will stop automatically taking Premiums from your bank account or credit card.

What happens if you renew your Debt with the same Lender?

If you renew your Debt with the same Lender, without making a Significant Change to your Debt, then your insurance under this Certificate will continue without any changes.

What happens when you make a Significant Change to your Debt?

What is a Significant Change?

A **Significant Change** to your Debt means:

- more funds are advanced under your Debt after this Certificate begins, or
- the amortization period for your Debt changes so that the Debt won't end at the end of the Initial Amortization Period shown on your most recent Coverage Summary Page.

Examples of a Significant Change include:

- a) if you refinance your Debt for a higher amount, or
- b) if you don't repay your Debt when payments are due, or
- c) if you decrease your payments toward your Debt.

How does a Significant Change affect your life insurance?

If you make a Significant Change to your Debt, any life insurance that you have under this Certificate will stay in effect. However, the Insured Debt will be less than the actual amount owing on your Debt. See *Insured Debt* for details.

You can apply for more life insurance to cover the new higher amount owing on your Debt, as described in the Top Up Insurance section.

How does a Significant Change affect your total disability insurance?

If you make a Significant Change to your Debt, any total disability insurance that you have under this Certificate will stay in effect. However, if your Debt Payment has gone up, you may not have enough Total Disability Insurance to cover your Share of the actual Debt Payment.

You can apply for more total disability insurance to cover your new higher payments on your Debt, as described in the Top Up Insurance section.

What happens to your life insurance if you pay your Debt more quickly than expected?

Your life insurance will never be more than your Share of the Debt you owe. Your Premiums assume that you will repay the Debt as scheduled.

If you make a lump sum prepayment to your Debt, your Life Insurance Benefit will go down, as described in *How much is the Life Insurance Benefit*, above. If you make a lump sum prepayment on your Debt of at least \$10,000, you can contact us to request a reduction in life insurance Premiums.

What happens to your insurance if you pay off your Debt?

This Certificate only pays insurance up to the amount you owe on your Debt. Therefore, if you pay off your Debt, your Certificate will automatically end, unless your Debt is a line of credit. If your Debt is a line of credit, the Certificate will automatically end when you close the line of credit, unless you immediately replace it with another line of credit or mortgage with the same Lender.

It's important for you to tell us as soon as this happens, so we will stop automatically taking Premiums from your bank account or credit card.

NOTE: You will not have insurance under this Certificate after you change lenders, pay off your Debt, or close your line of credit as described above, even if you continue to pay Premiums.

Top Up Insurance

You can apply at any time for additional Credit Security Plan insurance, if you meet the eligibility requirements that are in effect at that time. This insurance can include life insurance to cover any amount owing on your Debt, and total disability insurance to cover any Debt Payment that is not covered by your existing certificates or policies.

We may require you to provide new evidence that you are insurable when you apply for this additional insurance. We may approve you for insurance based on all causes, or just for insurance against events caused by an Accident. We may issue a new Certificate with respect to the additional insurance, or amend this Certificate to reflect the increase in insurance, or both. We may charge premiums for your new insurance based on your age at the time you apply for it. We may apply new exclusions and limitations with respect to your new insurance that will run from the time the new insurance takes effect.

Your existing insurance under this Certificate will not be reduced as a result of your request for a Top Up, unless you specifically request that.

If you already have Credit Security Plan insurance and you submit a new application to us, and it is not clear whether you are applying for new insurance on a separate debt or for a Top Up on your existing Debt, then we may try to contact you to clarify your intentions. If we cannot contact you, we will treat it as a separate application for a separate debt.

Exclusions and Limitations

When is a Life Insurance Benefit or a Total Disability Insurance Benefit not payable?

We will not pay any benefit for any death or Total Disability that was directly or indirectly due to, or was in any manner or degree associated with any of the following:

- medical conditions resulting from sustained alcohol abuse, or from the use of any drug that is not in strict accordance with a prescription given to you by a Physician;
- committing or attempting to commit or provoking a criminal offence or assault;
- operation of a motorized vehicle or vessel when the concentration of alcohol in your blood exceeds the legal limit, or while you are impaired by illegal or illicit drugs, whether or not you have been criminally charged;
- suicide or attempted suicide or self-inflicted injury, prior to the second anniversary of the Coverage Start Date or, if applicable, prior to the second anniversary of the date you reinstated your insurance after it terminated because your Premiums were not paid when they were due;

NOTE: If an Insured person commits suicide in this time period, we will only be liable to pay the sum of the Premiums received with respect to their life insurance;

- war, whether declared or not, or any act of war or insurrection, except as a member of the Canadian Armed Forces or Canadian Forces Reserve; or
- any other cause, circumstances or condition listed as an Additional Exclusion on Your Notice Page.

When else is a Total Disability Insurance Benefit not payable?

In addition to the above, we will not pay any benefit for any Total Disability which results from any of the following:

- a Pre-Existing Condition which results in Your Total Disability at any time before the first anniversary of the Coverage Start Date or, if applicable, before the first anniversary of the date you most recently reinstated your insurance after it terminated because your Premiums were not paid when they were due;
- normal pregnancy or childbirth;
- cosmetic or elective surgery.

What if your Notice Page or Coverage Summary Page says benefits will only be paid for an Accident?

Your Life and/or Total Disability coverages may have restrictions limiting the type of claims that we will pay. The Life insurance can be limited to claims for death caused by an Accident, and Total Disability can be limited to claims for total disability caused by an Accident. Check your Notice Page and Coverage Summary Page to see whether these exclusions apply to you. If they do, your Premiums have been reduced to reflect this limit.

Life Insurance – Accidental

If your Life Insurance only covers claims caused by an **Accident**, then a Life Insurance Benefit will only be paid if you meet the normal requirements for a life insurance claim and:

- death arises solely and directly from an **Accident**,
- death occurs within 365 days of the **Accident**, and

- the Accident occurred during the Coverage Period.

Claims for death caused, or contributed to, by illness, sickness, disease, congenital defects, or any accident that occurs outside the Coverage Period are specifically excluded.

Total Disability Insurance – Accidental

If your Total Disability insurance only covers claims caused by an **Accident**, then a Total Disability Insurance Benefit will only be paid if you meet the normal requirements for a Total Disability Insurance Benefit and:

- the Total Disability is solely and directly caused by bodily harm that results solely and directly from an **Accident**,
- the Total Disability begins within 365 days of the Accident, and
- both the Accident and the Total Disability happen during the Coverage Period.

Claims for disabilities caused, or contributed to, by illness, sickness, disease, congenital defects, or any accident that occurs outside the Coverage Period are specifically excluded.

What if your age was wrong in your application?

If your age was misstated in your application for this Certificate, and you were still eligible to apply on the Coverage Start Date shown on your Coverage Summary Page, then:

- we will determine what your Premium would have been based on your true age, if no other changes were made to your insurance;
- we will compare that to the Premium you actually paid; and
- subject to the *Overall Benefit maximum*, the *Life Insurance Benefit maximum*, and the *Total Disability Insurance payment maximum*, we will adjust your benefits proportionately.

If you were not eligible to apply on the Coverage Start Date, then your insurance will be void, we will treat it as if it never took effect, no benefits will be paid with respect to you under this Certificate, and we will return any associated Premiums we received.

What if you gave us incorrect information other than age?

Other than age and date of birth, if you provide incorrect information about yourself, in connection with your application, including information about your health or smoking status, then your insurance may be void.

- In the first two years from the Coverage Start Date or, if applicable, from the date you most recently reinstated your insurance after it terminated because your Premiums were not paid when they were due, we can treat the insurance as void, and no benefits will be paid.
- After the first two years, we can only treat the insurance as void in cases of fraud.

If you request a change to your insurance, and you provide inaccurate information in connection with your request for that change, then the same rules apply, but only with respect to the change. Starting two years after the change is effective, we can only treat the change as void in cases of fraud.

Claims

When should you make a claim?

You or your representative should make a claim as soon as possible

after the Insured Person dies or becomes Totally Disabled. Claims must be filed within twelve (12) months of an Insured Person's death or onset of Total Disability, or within three (3) years for Quebec residents.

How can you make a claim?

Call toll-free for details on how to make a claim at 1-800-295-6472, or write to **Manulife, Attention: Credit Security Plan Claims**, P.O. Box 987, Stn F, Toronto, Ontario, M4Y 2N9.

Please be sure to provide any proof we request promptly. Failure to provide notice and proof of claim when requested may result in benefits not being paid.

Who receives the benefits?

All benefits under this Certificate, except Repaid Premiums, are paid to your Lender and used to pay off or pay down your Debt. We will make any payment at the office of your Lender that normally collects your Debt Payments, or elsewhere if we agree.

What happens if you have other insurance on your Debt?

If any other insurance policy or certificate provides a benefit payment toward your Debt, the other policy will be the first payor. If the other policy or certificate also has a provision naming it as second payor, benefits will be pro-rated between this Certificate and the other policy or certificate. If we reduce the benefit payable, under this paragraph, then the Premiums that were due to us will be reduced in the same proportion and the amount you have overpaid will be added to the benefit amount.

When Insurance Ends

NOTE: Your insurance may end before your Debt is repaid.

When does this insurance end?

This Certificate will end on the earliest of the following:

- 31 days after your Premium is due, if the Premium is still not paid;
- the date we receive your request to cancel your Certificate;
- the end of the Initial Amortization Period;
- the date you no longer have a Debt with your Lender;
- the date a claim is payable under this Certificate that will pay off the remaining Debt;
- the date we conclude that your Certificate is void, as described in *What if you gave us incorrect information other than age*; and
- the date the last insurance on an Insured Person ends, as described below.

When does an Insured Person's insurance end?

Insurance on an Insured Person will end on the earliest of the following:

- the date this Certificate ends, as described above;
- the date we receive the Insured Person's request to cancel insurance on that Insured Person;
- in respect of Life Insurance, the date on which the Insured Person turns 70 years of age;
- in respect of Life Insurance, the date a life insurance claim is payable on another Insured Person under this Certificate;
- in respect of Total Disability Insurance, the date on which the Insured Person turns 65 years of age.

What happens when one Insured Person's insurance ends, but another's continues?

If one Insured Person's insurance ends except where a Life Insurance benefit is paid, as described above, this will not affect any insurance in place on any other Insured Person under this Certificate. We will automatically reduce the Premium effective the date the next Premium is due, to reflect the fact that you will no longer pay for the insurance that has ended.

What if Premiums are paid after insurance ends?

If Premiums are paid after the insurance ends, this does not mean the insurance will be treated as if it had continued. We are not liable to pay any benefits under this Certificate with respect to insurance that has terminated. We will refund the amount of any Premiums that were paid after insurance ended.

General

How will we contact you?

All notices will be sent to your address as shown in our files. It is your responsibility to advise us of any change in your address.

How can you make a complaint?

If you have questions or concerns about any aspect of your insurance coverage, services or representatives, we want to make sure that these concerns are handled fairly and efficiently. Please call Customer Service toll free at 1-800-295-6472 Monday to Friday 8:00 am to 8:00 p.m. (ET).

For more details on our Customer Satisfaction and Complaint Resolution policy please visit www.manulife.ca.

How can you get a copy of more documents with respect to your insurance?

This Certificate is issued under a creditor's group insurance policy. If there is an inconsistency between this Certificate and the Policy, the Policy will govern.

Each Insured Person, and each person who makes a claim under this Certificate, can request a copy of their application for this Certificate, and a copy of the Policy. We will provide a copy when you request it, subject to our right to limit the information we provide as described in applicable laws.

You can request a copy by calling the Customer Service toll free at 1-800-295-6472 Monday to Friday 8:00 am to 8:00 p.m. (ET).

What currency will be used for payments?

All payments by or to us under this Certificate will be made in the lawful currency of Canada.

Does this Certificate participate in the profits of the insurer?

No, the Credit Security Plan insurance policy and each Certificate under it are ineligible to share in the divisible surplus of the Insurer.

What law applies to this Certificate?

This Certificate will be governed by the laws of the Province where you live on the Coverage Start Date. In the absence of evidence that you live in another Province on that date, we will assume that you live at the Property Address.

What are the rules about legal actions under this Certificate?

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation including, in Ontario, the *Limitations Act, 2002*.

Definitions

Accident means a single sudden unexpected, involuntary, violent, unforeseeable, unintended, and unavoidable external event that is independent of any other cause, and which is not a reasonably foreseeable consequence of your actions.

Activities of Daily Living means the following activities as described:

- **Dressing** means putting on or taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
- **Eating** means the ability to feed oneself from a cup, bowl or plate. Eating does not mean preparing or serving food.
- **Getting out of Bed** means the ability to raise the trunk from a horizontal to a vertical position, and then to either stand up or transfer to a chair. These processes may be accomplished with or without the use of one or more mechanical aids or assistive devices.
- **Toileting** means getting to and from, and on and off the toilet, and performing the associated personal hygiene.
- **Walking** means the ability to ambulate any distance using one or both legs with or without the use of one or more mechanical aids or assistive devices.

Certificate means your Certificate of insurance. Your Certificate is made up of the application for insurance, any evidence of insurability provided in connection with the application, any application to change or reinstate the insurance under the Certificate, any evidence of insurability provided in connection with an application for change or reinstatement, any amendment to this Certificate that we issue as a result of your application for change, and the most recent Notice Page, Coverage Summary Page, Terms and Conditions, and Definitions.

Debt means the Debt described on your Coverage Summary Page and any other residential mortgage or residential secured line of credit you subsequently have with the same Lender while this Certificate is in effect.

Illness means a sickness, disease or condition for which you are either under the regular care of a Physician or, for a mental or nervous disorder, actively receiving treatment in accord with the diagnosis of a licensed psychiatrist or psychologist, or another professional appropriate to the diagnosis and acceptable to us, acting reasonably.

Injury means accidental bodily harm for which you are under the regular care of a Physician.

Insured Person means a person who was eligible for insurance, as described in *Who is eligible to apply*, who is named on the Coverage Summary Page, and whose insurance has not ended as described in *When Insurance Ends*.

Lender means the lender named on the Coverage Summary Page.

Life Insurance Benefit has the meaning described in *How much is the Life Insurance Benefit?*

Life Insurance Bridge Benefit has the meaning described in *Life Insurance Bridge Benefit*.

Physician means a doctor of medicine or a surgeon who is licensed to practice in the jurisdiction in which they do so, but does not include you or a member of your immediate family.

Policy means the creditor's group insurance policy between us and the Lender, or between us and a person the Lender has authorized.

Pre-existing Condition means any medical condition, sign, symptom, illness or disease diagnosed or undiagnosed for which you consulted a Physician or for which you received medical advice or treatment in the 12 months prior to the Coverage Start Date.

Premium means the amount You need to pay to keep Your insurance in effect. Your initial Premium is shown on Your Coverage Summary Page. The amount of your Premium depends on, among other things, how often you pay Your Premium.

Proof means proof acceptable to us, acting reasonably.

Qualification Period means 60 days from the date a disability begins, except that if the Insured Person is Seasonally Employed when their disability begins then any period of normal seasonal layoff will not count toward the calculation of the Qualification Period.

Repaid Premium has the meaning described in *What is the Total Disability Insurance Benefit?*

Seasonally Employed means having an occupation that involves seasonal layoffs as a normal and anticipated part of the work schedule.

Total Disability Benefit Period has the meaning described in *When are Disability Benefits paid?*

Total Disability Insurance Benefit has the meaning described in *How much is the Total Disability Insurance payment?*

Total Disability Payment Date means the date your Total Disability Insurance Benefit is paid. The first Total Disability Payment Date is the day after your Qualification Period and occurs every 30 days after while the Total Disability Benefit Period is running.

Totally Disabled has the meaning described in *When is an Insured Person Totally Disabled? An Insured Person is Total Disabled if that person has a Total Disability*.

Traditional Mortgage means a mortgage that:

- requires you to make regular payments of principal and interest so the outstanding balance goes down steadily;
- does not allow the lender to advance more money during the term of the mortgage; and
- is not, in whole or in part, a secured line of credit.

You and **your** mean each Insured Person listed on the most recent Coverage Summary Page for this Certificate.

We, us, and our mean the insurer, The Manufacturers Life Insurance Company.