



**CANADIAN OWNERS AND PILOTS ASSOCIATION
CERTIFICATE OF INSURANCE FOR MEMBERS
POLICY NUMBER 70251**

Sun Life Assurance Company of Canada ("the Company") certifies that under and subject to the terms and conditions of the above policy issued to the

**CANADIAN OWNERS AND PILOTS ASSOCIATION
("the Association")**

the Member named on the Benefit Schedule is insured for the benefits specified on the Benefit Schedule subject to the provisions, terms and conditions contained or endorsed in this Certificate of Insurance ("Certificate").

NOTICE OF TEN DAY RIGHT TO EXAMINE COVERAGE

Within ten days after its delivery to the insured Member, this Certificate may be surrendered by delivering or mailing it to the Company. Upon such surrender, any premium paid will be returned and the Certificate will be deemed to be void from the Effective Date.

On the following pages is a summary of the principal provisions of Policy Number 70251 to which reference should be made for the actual terms and conditions. If there is any conflict between the terms and conditions of the Certificate and those described in the Policy, the terms and conditions of the Policy shall govern.

All payments to be made under the Policy, either to or by the Company, shall be payable in the lawful currency of Canada.



**Sun Life Assurance Company of Canada is the insurer and is a member of the
Sun Life group of companies**

GENERAL INFORMATION

This Certificate provides a summary of the principal provisions of the policy. The policy may be changed from time to time. The use of “you” or “your” in this Certificate refers to the insured Member named in the Benefit Schedule.

BENEFIT SCHEDULE

The Benefit Schedule shows your coverage under the policy.

DEFINITIONS

This is a list of definitions for some of the terms that appear in the Certificate. Other definitions appear in the relevant benefit sections.

Member means a member in good standing of the Association.

Physician means a legally qualified medical practitioner, lawfully entitled to practice medicine in the place where he provides the medical service.

Plan Year means May 1, 2014 to March 31, 2015, then April 1 through March 31.

ELIGIBILITY

To be eligible for insurance under the policy, you must meet all of the following conditions:

- you are a Member of the Association;
- you are a resident of Canada,
- you are under the age of 60;
- you are able to work continuously on a full-time basis in the usual and customary manner, performing all your normal daily activities and have not been housebound and/or hospitalized due to an accident or illness within 180 days prior to enrolment.

For any coverage issued without evidence of insurability, you must be actively working at least 25 hours per week and your Spouse must be actively pursuing normal activities.

EVIDENCE OF INSURABILITY

The Company requires evidence of insurability for any coverage under the policy. The Company will pay reasonable expenses for this evidence.

The Company will accept applications from you or your Spouse with no evidence of insurability during any specified open enrolment period as agreed to in writing by the Company and the Association. Your Spouse will be approved for such insurance only if you have been approved for insurance under the policy.

INDIVIDUAL TERMINATIONS

Your coverage terminates on the earliest of the following:

- a) the date the policy terminates either in whole or in part;
- b) the 1st day of the month coincident with or next following the date you terminate your coverage under the policy;
- c) for Life Insurance, on the date of your 65th birthday;
- d) on the premium due date, if you fail to pay your premium, subject to the grace period;
- e) the date you cease to reside in Canada;
- f) the date you are no longer a Member of the Association.

GRACE PERIOD

A grace period of 31 days will be granted for the payment of premiums accruing after the first premium has been paid. During the grace period this Certificate will continue in force, but you will be liable to the Company for the payment of the premium accruing for the period your Certificate continues in force.

DEPENDENT COVERAGE

If the Benefit Schedule shows dependent coverage, for the purpose of this coverage, your dependents will be any person who satisfies the definition while residing in Canada and not a member on active duty of the armed forces of any country.

A spouse is your spouse by marriage or under any other formal union recognized by law, or a person of the opposite sex or of the same sex who is publicly represented as your spouse. You can only cover one spouse at a time. A spouse who is a Member may be insured either as a Member or as a spouse but not as both.

A child is your or your spouse's children (other than foster children) who are not married or in any other formal union recognized by law, and are under age 21.

A child who is a full-time student attending an educational institution recognized under the *Income Tax Act* (Canada) is also considered a dependent until the age of 25 (age 26 if resident in Quebec) as long as the child is entirely dependent on you for financial support.

If a child becomes handicapped before the limiting age, the Company will continue coverage as long as:

- the child is incapable of financial self-support because of a physical or mental disability, and
- the child depends on you for financial support, and is not married nor in any other formal union recognized by law.

A dependent child may only be insured by one insured Member covered under the policy.

Dependent coverage is determined as follows:

- a) if you have at least one dependent on your eligibility date, you are eligible for dependent coverage on that date. Otherwise, you become eligible for dependent coverage on any later date that you acquire a dependent;
- b) dependent coverage becomes effective on the latest of the following dates:
 - i) for Member and Dependent Life, if evidence of insurability is required, the 1st day of the month coincident with or next following the date such evidence is approved by the Company;
 - ii) the date of birth of a newborn child when you already have family coverage under the policy, provided the application is made no later than 31 days after the birth of the child;
 - iii) for Dependent Child Life, on the earlier of the dates on which Life Insurance comes into effect for either you or your Spouse.
- c) dependent coverage terminates on the earliest of the following dates:
 - i) the date you no longer have dependents;
 - ii) on the premium due date, if you fail to pay your dependent premium, subject to the grace period;
 - iii) the date the policy no longer includes dependent coverage;
 - iv) the date a dependent no longer satisfies the required definition;

- v) the 1st day of the month coincident with or next following the date you terminate dependent coverage under the policy;
- vi) for Spouse Life, the date of your spouse's 65th birthday;
- vii) for Dependent Child Life, on the date that neither you nor your Spouse have Life Insurance coverage.

WHEN YOU HAVE A CLAIM

There are time limits for making claims. If you fail to abide by these time limits, you may not be entitled to some or all benefit payments.

Written notice of claim must be filed with the Company as soon as reasonably possible after the occurrence or commencement of any loss. All claims must be made in writing on forms approved by the Company. The Company or the Association will provide the claimant with the appropriate claim forms on receipt of notice.

For the assessment of a claim, the Company may require medical records or reports, proof of payment, itemized bills, or other information the Company considers necessary. Proof of claim is at your expense.

Life

Claims for Life benefits must be made as soon as reasonably possible.

90-DAY REQUIREMENT ON TERMINATION

In the event of policy termination or an individual termination of your coverage, all proofs of claim must reach the Company within 90 days after the date of termination.

BENEFIT ADJUSTMENTS

When the Company assesses your claim, the amount of your benefit is established. In some circumstances, this amount may have to be re-established later. However, if you have been underpaid, the Company will be responsible for the difference. Similarly, you will be responsible for any overpayment.

MEDICAL EXAMINATIONS

The Company is entitled to have a claimant examined by a Physician or Physicians of the Company's choice. The Company pays for any examination it requests.

CONVERSION TO AN INDIVIDUAL LIFE POLICY

When your Life insurance under the policy terminates or reduces for any reason other than due to your request, you may apply to convert such insurance to an individual Life policy with the Company without providing evidence of insurability.

If your spouse's Life Insurance coverage terminates or reduces for any reason other than your request, your Spouse may apply to convert such insurance to an individual Life policy with the Company without providing evidence of insurability.

Where necessary in order to comply with applicable legislation: If your Dependent Child's Life Insurance coverage ends due to the termination of your Life Insurance coverage, you may apply to convert the Life Insurance coverage for your Dependent Child to an individual Life policy with the Company without providing evidence of insurability.

The request must be made to the Company, accompanied by the first premium, no later than 31 days of the end of the Life Insurance coverage.

There are a number of rules and conditions in the policy that apply to converting this coverage, including the maximum amount that can be converted. Please contact the Company for details.

INCONTESTABILITY

If evidence of insurability has been specifically requested by the Company, and if there has been a failure to disclose or a misrepresentation of a fact material to the insurance with respect to you or your insured dependent, your insurance or your insured dependent's insurance is voidable by the Company, unless your current certificate of insurance has been in effect continuously for 2 years, in which event it is not, in the absence of fraud, voidable.

LEGAL ACTIONS

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period in any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

RIGHTS TO COPIES OF DOCUMENTS

As required by legislation for insured benefits, if you reside in Alberta or British Columbia, you or a claimant may obtain copies of the following documents:

- your enrollment form or application for insurance;
- any written statements or other record, not otherwise part of the application, that you provided to the Company as evidence of insurability.

For insured benefits, on reasonable notice, you or a claimant may also request a copy of the policy.

The first copy will be provided at no cost to you, but a fee may be charged for subsequent copies.

MISSTATEMENT OF AGE

If your age or the age of your spouse or child has been misstated, the amount payable under the policy shall be the full amount of insurance to which you or your spouse or your child is entitled as determined by the true age, and an equitable premium adjustment shall be made to you if appropriate.

MISSTATEMENT OF SMOKING STATUS

If you misstate your smoking status or your Spouse's smoking status, any Life coverage for yourself or your Spouse will be cancelled retroactive to the effective date or to the date the Company determines your status or your Spouse's status as a smoker, with a refund of premiums paid since that date.

ASSIGNMENT

The life insurance benefits may be assigned.

RESPECTING YOUR PRIVACY

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

MEMBER LIFE INSURANCE

BENEFIT

The amount of life benefit is shown on the Benefit Schedule.

BENEFICIARY

In the event of your death, the life benefit is payable to your beneficiary. If your beneficiary is revocable, you may change your beneficiary at any time, subject to the extent permitted by law. If you do not appoint a beneficiary, or your beneficiary dies before you, the life benefit will be paid to your estate.

EXCLUSIONS

No benefits will be paid for:

- death resulting from suicide within in the first two years from the effective date of insurance, regardless of whether you have a mental illness or understand or intend the consequences of your action, or

- death directly or indirectly, wholly or partly, resulting from service, travel or flight as a crew member in a military aircraft, any aircraft used for firefighting, crop dusting or testing purposes, or any aircraft flying in a combat zone, whether war is declared or not.

CONVERSION

When your insurance under this Benefit terminates or reduces for any reason, other than due to a request by you, conversion to an individual policy may be available. See *CONVERSION TO AN INDIVIDUAL LIFE POLICY* under *GENERAL INFORMATION*.

WAIVER OF PREMIUM

If you become totally disabled before you reach the age of 65, the premiums for your Life Insurance will be waived.

The premiums for your Life Insurance will be waived from the first of the month following 180 days of continuous total disability until the earliest of the following:

- a) the date you are no longer totally disabled;
- b) on the date of your 65th birthday;
- c) the date you fail to submit any required proof that the total disability continues; or
- d) the date you do not attend any medical examination arranged by the Company.

SPOUSE LIFE INSURANCE

BENEFIT

The amount of Spouse Life benefit is shown on the Benefit Schedule.

BENEFICIARY

In the event of your spouse's death, the benefit is payable to you or your estate.

EXCLUSIONS

No benefits will be paid for:

- death resulting from suicide within the first two years of from the effective date of insurance whether a spouse has a mental illness or understands or intends the consequences of his actions, or

- death directly or indirectly, wholly or partly, results from service, travel or flight as a crew member in a military aircraft, any aircraft used for firefighting, crop dusting or testing purposes, or any aircraft flying in a combat zone, whether war is declared or not.

CONVERSION

When your spouse's insurance under this Benefit terminates or reduces for any reason, other than due to a request by you, conversion to an individual policy may be available. See *CONVERSION TO AN INDIVIDUAL LIFE POLICY* as described under *GENERAL INFORMATION*.

WAIVER OF PREMIUM

The premiums for your Spouse's Life Insurance will be waived for any period your premiums for Life Insurance are waived.

DEPENDENT CHILD LIFE INSURANCE

(Only available to Members or Spouses who are insured for Life Insurance)

BENEFIT

The amount of Dependent Child Life benefit is shown on the Benefit Schedule.

BENEFICIARY

In the event of an insured Dependent Child's death, the benefit is payable to you or your estate.

WAIVER OF PREMIUM

The premiums for your Dependent Child's Life Insurance will be waived for any period your premiums for Life Insurance are waived.

CONVERSION

When your Dependent Child's insurance under this Benefit terminates due to termination of your insurance, conversion to an individual policy may be available. See *CONVERSION TO AN INDIVIDUAL LIFE POLICY* as described under *GENERAL INFORMATION*.

This group plan arranged by:

