

Step Process - National	Extra steps for Quebec Only
<p>1. Present insurance to the customer.</p> <p>2. If your customer declines all insurance benefits: ask him /her to sign a waiver. Dealer keeps a copy of this form with the loan documentation. Process ends here.</p>	<p>1. Print and present the distribution guide to the customer. The Business Manager must describe the product, explain the nature of the guarantee and clearly indicate all exclusions.</p> <p>2. Print two copies of the Fact sheet. The Business Manager must explain the content to the customer. The dealer and the customer must sign it and give a copy to the customer.</p> <p>Dealer keeps a copy of the Fact sheet signed for potential future audit by the AMF.</p>
<p>3. Ask Eligibility Questions:</p> <p>1. Critical Illness: Your customer is eligible to enrol for critical illness insurance if, at the “Effective Date of Insurance” shown on the insurance enrolment he/she:</p> <ul style="list-style-type: none">a) has enrolled for life insurance on his/her loan/lease; andb) has not made a claim for a critical illness or living benefit insurance benefit under any creditor’s group insurance policy or certificate of insurance issued by Co-operators Life. <p>Note: The amount of critical illness insurance coverage for which your customer enrolls must be the same as the amount of life insurance.</p> <p>2. Disability: Your customer is eligible to enrol for disability insurance whether or not, at the “Effective Date of Insurance” shown on the insurance enrolment, your customer is “Actively At Work”. “Actively at work” is defined as, working at any occupation for pay and are capable of carrying out the substantial and material duties of that occupation for at least 20 hours per week for each of two consecutive weeks.</p> <p>Note: If your customer enrolls for disability insurance coverage but is not “Actively at Work” at the “Effective Date of Insurance” shown on the insurance enrolment, he/she will be eligible to claim disability</p>	<p>3. Quebec only:</p> <p>Loss of Employment: Your customer is eligible to enrol for loss of employment insurance if, at the “Effective Date of Insurance” shown on the insurance enrolment he:</p> <ul style="list-style-type: none">a) has also enrolled for life insurance or disability insurance on the loan/ lease;b) is employed and has been continuously working at his principal occupation for a minimum of 20 hours per week for 12 consecutive months; andc) has not personally received formal or informal notice of the impending loss of your employment. <p>Note: Self-employed, Seasonal employee or an Elected Government Official are not eligible to enrol for loss of employment insurance.</p>

Loan Protection Sales Process



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	<p>insurance benefits once he/she has returned to work and has been "Actively at Work".</p> <p>3. Rest of Canada only: Loss of Employment: Your customer is eligible to enrol for loss of employment insurance if, at the "Effective Date of Insurance" shown on the insurance enrolment he/she:</p> <ul style="list-style-type: none">a) is employed and has been continuously working at his/her principal occupation for a minimum of 20 hours per week for 12 consecutive months; andb) has not personally received formal or informal notice of the impending loss of your employment. <p>Note for Carefree: Your customer must meet the eligibility (see letter a) at the Effective Date <u>and</u> the time of the claim. Note for Essential: Your customer must meet the eligibility (see letter a) at the time of the claim only.</p> <p>Note: Self-employed, Seasonal employee or Elected government official are not eligible to enrol for loss of employment insurance.</p>	
4.	Complete the required fields in the HUB and press "Purchase"	
5.	Complete and print insurance application form (printed directly from the HUB)	
6.	Customer signs the enrollment form	Customer Signs the enrolment form (if they purchased the coverage) and acknowledge that he/she have been presented with the Distribution Guide, he/she received the Distribution Guide and the Fact Sheet, the enrolment form and the enrollment checklist
7.		<ul style="list-style-type: none">▪ Customer signs the Declaration and Consent form, which includes Disclosure of the dealer commission percentage▪ Give a copy of Declaration and Consent form to the customer
8.	Give a copy of the application form, checklist, and Product Guide to the customer. The Product Guide is not automatically printed by the HUB, and must be ordered from RPG or printed from the Sales Tools website.	