

THE GROUP LIFE INSURANCE ARE “CORE BENEFITS”.
ALL MEMBERS AND APPRENTICES UNDER THE AGE OF 70 ARE COVERED
UNDER SUN LIFE POLICY #70643.

The plan is designed to guarantee every member of the PGA of Canada a basic amount of life insurance. The plan does not eliminate the need for a comprehensive life insurance portfolio. Each member and apprentice of the Association should review their personal life insurance needs with a professional consultant and purchase the appropriate amount and type of additional coverage that is appropriate for their individual needs.

This outline does not include all of the terms, conditions and limitations that apply to the coverage. All claims will be settled in accordance with the master policy on file with the PGA of Canada.

GROUP LIFE INSURANCE

What is the policy face amount?

All members and apprentices of the PGA of Canada who are in good standing under the age of 70 are entitled to a face amount of \$15,000.

Who is covered?

All members and apprentices of the PGA of Canada who are members in good standing under the age of 70.

When does coverage start?

Coverage commences immediately upon obtaining membership. Coverage ends when your membership terminates or on December 31st of the year in which you turn 70, whichever comes first.

Do I have to go through a medical in order to apply for coverage?

No. All members and apprentices are guaranteed coverage regardless of health.

Are there exclusions on the policy?

Yes. There are some exclusions to the benefit plan. Please contact BFL CANADA for more information on the exclusions in the policy.

Can I assign the benefits?

No. Current legislation in most Canadian jurisdictions does not allow you to “assign” the benefits of a group life insurance contract.

Can I name a beneficiary?

YES. In fact, it is very important that you do so. A specific named beneficiary ensures the fastest claims settlement. It is important that you keep your beneficiary designation current. A beneficiary form can be obtained here Beneficiary Nomination or from BFL CANADA directly. It can be updated any time. If you do not appoint a beneficiary, the benefit will be payable to your estate. We require the original beneficiary form in our records in order for us to facilitate payment to your beneficiary promptly.

You are also able to scan signed beneficiary forms and send to BFL CANADA for our records. If a fax copy or duplicate is on file at time of death, the benefits will be paid directly to your ESTATE. Furthermore if no beneficiary has been appointed, the benefits will be paid directly to your ESTATE.

If you wish to designate or change your beneficiary, please contact us right away.

If you would like to scan a copy of the beneficiary form, please send to nlandry@bflcanada.ca

Please mail your original beneficiary forms to the following address:

Attn: Nicholas Landry
BFL CANADA – CSI
2010 –181 University Ave
Toronto, ON
M5H 3M7

