

Application for Resident Life Insurance

For the members of the Saskatchewan Medical Association

1. General information

In this application, *we, us* and our refer to the Manufacturers Life Insurance Company. *You* and *your* refer to the person to be insured.

*A Non-smoker is someone who has not used any form of tobacco or tobacco cessation products, including the use of e-cigarettes and vaporizers within the past 12 months.

SMA ID# _____

Last Name: _____ First Name: _____ Middle Initial: _____

Former/Maiden Name (if applicable): _____ Date of Birth: (dd/mm/yy): _____

Province of birth: _____ Country of birth: _____

Address: _____

Apartment or Suite: _____ City: _____ Province: _____

Postal Code: _____ Email Address (optional) : _____

Non-smoker* Smoker Male Female

Date you started residency (dd-mm-yyyy): _____ Date you expect to graduate (dd-mm-yyyy): _____

Type of program (specialty) _____

Membership number: _____ Program year: 1 2 3 4 5 6

2. Coverage applied for

Life Insurance \$100,000 including waiver of premium rider **Future Insurance option rider** Yes

3. Beneficiary designation for life coverage

Member beneficiary designation

This designation supercedes any previous beneficiary designation and will apply to the entire amount of your SMA Life insurance coverage.

I hereby designate the individual named as beneficiary on this application to receive any death benefit payable with respect to the coverage applied for. If all the primary beneficiaries are no longer alive, any death benefit payable will become payable to the secondary beneficiary.

If no beneficiary is designated, benefits will be payable to the Estate.

If you designate a beneficiary who is a minor when benefits become payable, benefits will be paid into court or to the Public Trustee, unless a trustee is appointed. By appointing a trustee below, you agree that if the beneficiary is a minor on the date that benefits become payable, the benefits will be paid to the trustee to hold in trust for the minor until the minor comes of age.

Primary beneficiary (share of benefits must add up to 100%)

Last Name	First Name	Middle Initial	Relationship to life insured	Amount %	Age if under 18

Secondary beneficiary (share of benefits must add up to 100%)

Last Name	First Name	Middle Initial	Relationship to life insured	Amount %	Age if under 18

Trustee for minor children

Last Name of trustee	First Name	Middle Initial	Relationship to the proposed insured

4. Declaration and authorization

I (the Member) hereby apply for insurance to The Manufacturers Life Insurance Company (Manulife). I declare that the statements contained in this application, are true and complete and, together with any other forms signed by me in connection with this application, form the basis for any coverage issued hereunder. I understand that any material misrepresentation including misstatement of smoker status shall render the insurance voidable at the instance of the insurer, and that suicide within two years of the effective date is a risk not covered. I have read the Pre-Existing Conditions Exclusions and understand that there are exclusions and limitations on the coverage applied for.

Relative to the insurance applied for, I, the undersigned person to be insured, hereby authorize any licensed physician, medical practitioner, hospital, pharmacy, clinic or other medically related facility, insurance company, the group policy administrator, the insurance plan sponsor, any investigative and security agency, any agent, broker or market intermediary, any government agency or other organization or person that has any records or knowledge of me or my health to provide to Manulife or its reinsurers any such information for the purpose of this application and contract and any subsequent claim. I authorize Manulife to consult its existing files for this purpose. I authorize Manulife to hold a personal file about myself and my insurance coverage. I authorize Manulife, the plan administrator, and their authorized staff, agents, representatives, advisors and service providers to use and exchange information needed for underwriting, financial management, administration and adjudication of claims under this insurance coverage with any person or organization who has relevant information about me including institutions, investigative agencies, insurers, and reinsurers. A photocopy or faxed copy of this authorization shall be as valid as the original.

I hereby designate the individual(s) named as beneficiary to receive the proceeds in accordance with any certificate issued hereunder.

I acknowledge my/our receipt of and agreement with the Notice on Privacy and Confidentiality.

I will receive a certificate specifying the coverage provided and the main certificate provisions.

Signed at (city or town): _____

Signed at (province): _____

Date (dd-mm-yyyy): _____

Signature of member: _____

Signature of witness: _____

Return completed application to:
SMA Insurance (plan administrator)
201-2174 Airport Dr.
Saskatoon SK S7L 6M6

Fax: **306-653-1631**

Scan and email: **insurance@sma.sk.ca**

5. Notice on Privacy and Confidentiality

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in our offices or those of our administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Waterloo, ON N2J 4C6.

Underwritten by The Manufacturers Life Insurance Company (Manulife).

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