

## Employees Not Actively at Work - Takeover Business

If the Chambers Plan is replacing business where a person may be disabled, or where a dependent may be confined to a hospital at the time the firm's coverage takes effect, Canadian Life and Health Insurance Association Inc. (CLHIA) guidelines require us to provide these individuals with Life, Health and Dental coverage under our replacing contract if they had the coverage before and the firm selects these benefits under the Chambers Plan.

If a person is disabled, the continuation of his or her disability insurance is the responsibility of the previous carrier. Upon the employee's return to work, we are only obligated to provide benefits equal to the provisions stated in our contract, not the one we are replacing.

If an employee is on a formal maternity/parental leave, we are required to continue coverage for that employee for all benefits, including disability coverage, as long as the coverage was maintained with the prior carrier for the complete period of the leave on a premium-paying basis.

Please list all eligible employees who are not actively at work due to Sick Leave, Leave of Absence, Maternity/Parental Leave, Lay-Off, Short Term Disability, Long Term Disability, Employment Insurance Sickness Benefits, or WCB/WSIB/CSST. **A COPY OF THE PREVIOUS CARRIER'S FINAL BILLING STATEMENT MUST BE SUBMITTED WITH THE APPLICATIONS.**

Firm/Company Name \_\_\_\_\_

EMPLOYEE'S NAME	DATE OF BIRTH	REASON FOR EMPLOYEE'S ABSENCE:	
		D = Disability	W = Workers Compensation
_____	_____	M = Maternity	O = Other (include explanation)
_____	_____		
_____	_____		
_____	_____		
_____	_____		
_____	_____		

Additional Details/Explanation

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**CHAMBERS OF COMMERCE GROUP INSURANCE PLAN**  
 1051 King Edward Street, Winnipeg, MB R3H 0R4  
 Telephone (204)774-6677 or TOLL FREE 1-800-665-3365  
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 chambers@johnstongroup.ca

**PLAN UNDERWRITERS**  
 Desjardins Insurance  
 Sutton Special Risk/Lloyd's