



# Premium assistance services available to Canadian Construction Program insureds





- **D** LEGAL ASSISTANCE
- **TIDENTITY THEFT ASSISTANCE**
- **TELEMEDECINE ASSISTANCE**
- ASSISTANCE IN FILLING YOUR DISABILITY INSURANCE CLAIMS

# LEGAL ASSISTANCE

One of our lawyers is waiting for your call

How often would you have liked to have a lawyer explain a legal situation or answer your questions? With your program's legal hotline, you can quickly get assistance from one of our lawyers who will help you see your situation clearly.

Areas of law and examples of telephone consultation topics:



# Family Separation, divorce, alimony, child custody.



Succession and protection mandates Wills, mandates, powers of attorney.



Property
Hidden defects,
neighborhood
disturbances, leases,
contractual disputes



justice system What are my remedies? How to prepare my case for Small Claims Court?

Information on the



Consumer
Damaged property,
breach of contract,
warranty issues.



Any other topic or issue of a legal nature that you wish to discuss.

Get legal assistance whether you are suing, defending or just looking for information.

The lawyers who will assist you are members of the Bar and have at least 5 years of experience. They are available Monday to Friday from 8:00 a.m. to 8:00 p.m., except on holidays.

YES! UNLIMITED NUMBER OF CALLS AND DURATION

# **IDENTITY THEFT ASSISTANCE**

A lull amid turmoil

Data theft is becoming more and more frequent. Whether or not it leads to fraud, it is a concern! It is so reassuring to count on the assistance of professionals who know what to do in such situations.

# OUR TEAM WILL HELP YOU WHETHER IT IS FOR PREVENTION OR TO RESTORE YOUR IDENTITY FOLLOWING A FRAUD.

- Information on the distinction between identity theft and identity fraud.
- Measures to be taken to reduce vulnerability to this type of situation.
- Steps to take when a theft occurs.
- Information on possible financial and credit rating impacts.
- Recourse if a fraud situation arises.
- Accompaniment in the different steps leading to the re-establishment of your identity and advice on how to organize yourself in the reporting process and the monitoring of your credit file.

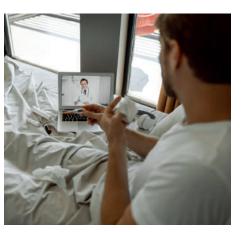
### THE SERVICE INCLUDES

- Identity theft assistance available Monday through Friday from 8 a.m. to 8 p.m., except on holidays.
- The assistance of one of our lawyers who has been a member of the Quebec Bar for at least 5 years.
- The number of calls and the duration are unlimited.



# **TELEMEDECINE**

Available when you need it



Telemedicine\*
allows you to get
immediate,
confidential and
professional
medical support
from your computer,
tablet or
smartphone.

EQ Care team physicians can assess your medical needs, prescribe or refill prescription medications, refer you to medical specialists and order lab tests electronically. This service will make it easier for you to access medical care and avoid waiting in line at walk-in clinics. Your family members are also covered by this service.

# SERVICE AVAILABLE **7 DAYS A WEEK, 24 HOURS A DAY**, WHEREVER YOU ARE!

## REASONS WHY YOU MIGHT WANT TO CONSULT

- Eye infections
- Stress and Mental Health
- Chronic Disease Management
- Prescription Refills
- Skin Problems
- Laboratory Requests
- Sexual Health

- Coordination and Scheduling of Appointments
- Medical Exams
- Home Delivery of Medication
- Migraines and sinus Infections
- Appointments with Specialists
- Etc.

# **CLAIM ASSISTANCE**

For a hassle-free settlement

Preparing a claim for disability insurance benefits can be complex. Filling out the forms and providing the required documentation can raise questions. That's why we offer you to do it with the assistance of a professional who will accompany you during a telephone interview. This will allow your file to be completed more easily and processed in a more timely manner.

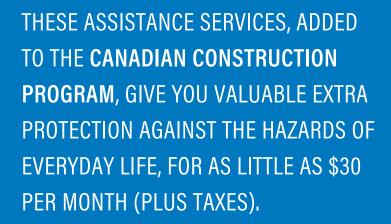
### SOME ADVANTAGES OF THIS ASSISTANCE SERVICE

- You benefit from telephone or online assistance delivered within 24 hours of your initial call by a lawyer who is a member of the Quebec Bar and who is available to you from Monday to Friday, from 8:00 a.m. to 8:00 p.m., except on holidays.
- You speak to a professional independent of the insurer.
- Your confidentiality is guaranteed.
- The lawyer will make sure to answer your questions and review your questionnaire before it is sent to the insurer to ensure that it is correct and to avoid unnecessary back and forth.
- Review of the attending physician's statement before it is sent to the insurer and intervention, if necessary, to ensure that it contains the relevant information.
- Accurately completed forms that allow for quick and efficient processing of your claim.

Contact our claims assistance team at 1-833-892-2305



<sup>\*</sup>Service offered in partnership with our supplier EQ Care. The procedure for accessing the EQ Care Portal will be sent to you personally by email.



When a disability situation arises, it is not uncommon for legal problems to arise and for medical follow-up to multiply. Knowing that there are professionals who can accompany and assist you helps to ease the situation.

Contact us to access these services 1-833-892-2305





# **NOTES**





1205, rue Ampère, bureau 201, Boucherville (Québec) J4B 7M6 Sans frais : 1 877 831-4884







— INFORMATION ABOUT THE SERVICE PROVIDER	
Last Name :	First Name :
Date of birth:	Adress :
City:	Postal Code :
Province :	Email (mandatory) :
	Phone Number:
— OTHER INSURER —	
Name of the insurer of the individual long-term disability insurance contract (non-cancellable type):	
Policy number (Contract) :	
— CONTRACTED SERVICE —	
– Legal Assistance	
– Identity Theft Assistance	
Telemedecine Assistance	
- Claim Assistance	
SIGNATURES ————————————————————————————————————	
☐ I have read the <b>pre-authorized debit authorization</b> on the back of this document.  THIS PROPOSAL MUST BE ACCOMPANIED BY A DEPOSIT CHEQUE IN THE AMOUNT OF \$30 + TAXES (GST \$1.50 #887461762RT0001 AND QST \$2.99 #1207528133RS0001) MADE OUT TO IDC WORLDSOURCE INC.	
Name of service provider :	
Signature :	Date :
Name of payer :	
Signature :	Date :
Advisor/Witness :	
Signature :	Date :

### PRE-AUTHORIZED DEBIT AUTHORIZATION

- 1. I agree to participate in this Pre-Authorized Debit (PAD) Plan for business purposes and authorize the administrator, IDC Worldsource, to draw a monthly debit according to the term of my agreement, from my account indicated by my check deposited herewith. In the event of a change in the amount of the debit, IDC Worldsource will send a 10-day written notice to the payer at the last known address.
- 2. This Authorization is given for the benefit of the Administrator and my financial institution and in consideration of my financial institution agreeing to make debits to my account in accordance with the Rules of the Canadian Payments Association. I agree that any order I may give to draw a PAD, and all PADs drawn pursuant to this Authorization, shall be binding on me as if signed by me, whether in paper form or otherwise.
- 3. I understand that if a debit is not honored due to insufficient funds, I authorize the Administrator to take a PAD from my account within 30 days of the returned item.
- 4. I warrant that all persons required to sign on the account have signed this authorization. I consent to the release of the information in this PAD Authorization to the financial institution.
- 5. I understand that I may terminate this authorization, subject to at least 10 days written notice, for the contracts covered by this agreement at 1205 Ampere Street, Suite 201, Boucherville, Quebec, J4B 7M6.
- 6. I have certain recourse rights if a debit does not comply with this Agreement. For example, I have the right to receive reimbursement for any PAD that is not authorized or is not consistent with this authorization. To obtain more information about my recourse rights, a sample cancellation form or additional information about my rights to cancel this Authorization, I may contact my financial institution or visit www.cdnpay.ca
- 7. I understand and agree with the above terms and conditions.

Rév: 09/2021