

AXA ASSURANCES INC.
2020 University Street, Suite 700
Montréal (Québec)
H3A 2A5

Master Application

Application To AXA Assurances Inc.
Attached To And Made Part Of Policy #SPECIMEN WITHOUT DRUGS

Application is hereby made for a policy of group insurance based on the following statements and representations:

1. Name of Policyholder:

**MEMBER ORGANIZATION OF THE
CANADIAN EMPLOYEE RELOCATION
COUNCIL**

Address: x
x
x
X

Nature of
Business: Employee Relocation

2. Description of Eligible Persons:

The following classes of persons are eligible:

Class I: Employees who enrol in the Employee Only Plan

Class II: Employees who enrol in the Employee and Family Plan

A Dependent Child can only be included in one Employee and Family Plan. In the event that more than one Employee is eligible to enrol in the Employee and Family Plan with respect to the same Dependent Child such Employees must elect under whose plan such Dependent Child will be included.

Only one Employee and Family Plan per family is available. In the event an Employee and his/her Spouse are both Employees of the Policyholder, those

Employees must elect to be covered under either one Employee and Family Plan or two Employee Only Plans if there is no Dependent Child to be covered.

Employee means an active full-time employee of the Policyholder under the age of 65, whose place of permanent posting is in Canada but without a permanent resident status in Canada and who is ineligible under both a Canadian federal and/or provincial health and hospitalization insurance plan and the Policyholder's other group hospital and medical insurance plan solely by reason of the non-permanent resident status.

"Employee Only Plan" means a plan which provides insurance to the Employee only.

"Employee and Family Plan" means a plan which provides insurance to the Employee and his/her Spouse and/or Dependent Children.

"Spouse" means an individual under the age of 65 residing with the Insured Employee but without a permanent resident status in Canada and ineligible under both a Canadian federal and/or provincial health and hospitalization insurance plan and the Policyholder's other group hospital and medical insurance plans solely by reason of the non-permanent resident status, and:

- a) to whom the Insured Employee is legally married,
- b) with whom the Employee has continuously cohabited in a conjugal relationship for a minimum of 1 year immediately before a loss is incurred under the policy.

Only one individual will qualify as a spouse.

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"Dependent Child" means a natural child, adopted child, stepchild or a child who is in a parent-child relationship with the Insured Employee. The child must reside with the Insured Employee but without a permanent resident status in Canada and ineligible under both a Canadian federal and/or provincial health and hospitalization insurance plan and the Policyholder's other group hospital and medical insurance plans solely by reason of the non-permanent resident status, unmarried, dependent upon the Insured Employee for maintenance and support and:

- a) under 21 years of age, or
- b) under 25 years of age (26 in the province of Quebec) and in attendance at an Institution for Higher Learning on a full-time basis, or
- c) by reason of mental or physical infirmity, are incapable of self- sustaining employment and are totally dependent upon the Insured Employee for support within the terms of the Income Tax Act.

"Institution for Higher Learning" is limited to universities, colleges, CEGEPs and trade schools located in Canada.

3. Coverage (Per Insured Person):

Medical Reimbursement Expense	\$1,000,000
Evacuation Benefit	\$50,000
Emergency Treatment	Included
Maternity Expense	Included
Repatriation	\$10,000
Family Transportation & Accommodation	\$3,000
Coinsurance	100%
Deductible	NIL

4. Maximum Limit of Indemnity:

The combined maximum for all expenses incurred for any one Accident, Sickness or Disease under:

- Medical Reimbursement Expense Benefit
- Accidental Dental Treatment Benefit
- Emergency Treatment Benefit
- Maternity Expense Benefit

\$1,000,000

5. Premium Rate:

Class I:	\$155.00 per month per eligible Employee
Class II:	\$465.00 per month per eligible Employee

6. Premium Calculation:

Multiply the total number of eligible Employees by the rates applicable to the classification as stated in Item 5 of this Master Application.

7. Premium Due Date and Payment:

Premium is due on the 1st of each month and payable monthly in arrears, within 15 days after the termination of the period for which it applies. The Policyholder is required to provide a list of the names of employees and their classifications along with the monthly premium payment.

No prorated premium is due to the Insurer for the period from the effective date of an insured Employee's insurance coverage until the following first Premium Due Date, if such coverage becomes effective on a day other than a Premium Due Date; and no prorated premium will be refunded by the Insurer to the Policyholder if the insured Employee ceases to be insured under the policy on a date other than a Premium Due Date.

In the event of any change or administrative error affecting premiums, an equitable adjustment in premiums will be made on the Premium Due Date next following the date of such change or the discovery of such error. Any premium adjustment which involves the return of unearned premium to the Policyholder will be authorized only after the Insurer has received evidence that such adjustment should be made.

8. Effective Date of Individual Insurance:

Insurance as to each eligible person will become effective:

(a) With respect to any Employee who is eligible for this insurance on the Effective Date of the Policy, on the latest of:

- (1) such effective date;
- (2) the date of the Employee's arrival in Canada for the purpose of assuming the posting; or
- (3) the date the Policyholder advises in writing that coverage should commence.

(b) With respect to any Employee who becomes eligible for this insurance after the Effective Date of the Policy, on the latest of:

- (1) the date the Employee becomes eligible for insurance hereunder;
- (2) the date of the Employee's arrival in Canada for the purpose of assuming the posting; or
- (3) the date the Policyholder advises in writing that coverage should commence.

(c) With respect to the Spouse or Dependent Child, on the latest of:

- (1) the effective date of the Insured Employee's insurance hereunder;
- (2) the date the Spouse or Dependent Child becomes eligible for this insurance; or
- (3) the date of the Spouse's or Dependent Child's arrival in Canada to reside with the Insured Employee.

9. Effective Date of the Policy:

12:01 a.m., Standard Time, January 1, 1900
at the address of the Policyholder.

Signed for the Policyholder by:

Title: _____

Date: _____

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