

Chambers Plan Group Life, Dependent Life & Accidental Death & Dismemberment (AD&D)

Claim Guide

Under Chambers Plan, *Life* and *Dependent Life* coverage is provided by Desjardins Insurance. *Accidental Death and Dismemberment* coverage is provided by Sutton Special Risk.

When proceeds are paid to a named beneficiary, the Claimant's Statement would typically be completed by the beneficiary. If a trustee was appointed by the deceased to act on behalf of the beneficiary, then the trustee should complete the form. If the beneficiary is a minor and the deceased had not appointed a trustee, contact Life & Disability Services to determine who should complete the claim as legislation regarding payment to minors varies from province to province.

When proceeds are payable to the insured's estate, the Claimant's Statement should be completed by the estate's legal representative. Supporting documents (such as a copy of the will and probate, Certificate of Appointment of Estate Trustee or Letter of Administration) should be submitted to prevent delays.

If the Plan member died as a result of an accident, AD&D claim forms must be completed, in addition to the Life claim form. Please contact Life & Disability Services to obtain the required forms.

If the deceased Plan member had family Health and/or Dental coverage, and once the claim is approved, *Survivor Benefits* will be extended to the family members insured at the time of the passing.

To ensure no delays in processing, please send all claim forms and required supporting documentation directly to:

Life & Disability Services, Johnston Group
1051 King Edward Street
Winnipeg, MB R3H 0R4
Fax 1.800.457.8410
email chdisability@johnstongroup.ca

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**Accidental Death and Dismemberment (AD&D) Instructions
Sutton Special Risk**

Four forms are required to be completed as part of an accidental death claim:

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