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

If a person is disabled, the continuation of his or her disability insurance is the responsibility of the previous carrier. Upon 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 be as long as the coverage was maintained with the prior carrier for the complete period of the leave on a premium-paying

Please list all eligible employees who are not actively at work due to Sick Leave, Leave of Absence, Maternity/Parental L Disability, Long Term Disability, Employment Insurance Sickness Be OF WOLD WAS CARRIER'S FINAL BIL STATEMENT MUST BE SUBMITTED WITH THE APPLICATIONS.

Firm/Company Name	
EMPLOYEE'S NAME	REASON FOR EMPLOYEE'S ABSENCE: D = DisabilityW = Workers Compensation M = MaternityO = Other (include explanation)
Additional Details/Explanation	

CHAMBERS OF COMMERCE GROUP INSURANCE BLANERWRITERS 1051 King Edward Street, Winnipeg, MB R3H 0B4sjardins Insurance Telephone (204)774-6677 or TOLL FREE 1-8005665r3366cial Risk/Lloyd's Fax (204)774-6698 or TOLL FREE 1-800-457-8410 chambers@johnstongroup.ca