



**AGREEMENT IN RELATIONS TO ESTABLISH A PERSONAL FILE**

To ensure the confidentiality of your personal information including social insurance number, UV Insurance will establish a file for the purpose of providing you with different financial and insurance services, pension and other additional services it offers. Only UV Insurance authorized employees in the performance of their duties will have access to this file.

You are entitled to access the personal information and rectify the information if proven to be inexact, incomplete, ambiguous, outdated or unnecessary. To do so, a written request must be sent to the attention of the Information Access Manager at UV Insurance C.P. 696, Drummondville (Quebec) J2B 6W9.

**AGREEMENT FOR INFORMATION GATHERING AND COMMUNICATING PERSONAL INFORMATION TO A THIRD PARTY**

In order to establish insurability, maintain our file and claims assessment, we authorize any person or institutions holding personal information about us including any health information, medical history or eligibility for claims, to transmit such information to UV Insurance or its reinsurers upon request. This includes doctors or other practitioners, hospital, medical clinic or paramedical companies, laboratories, insurance companies or reinsurers, the MIB Inc., personal information agencies, financial advisors, any financial institution, the policy owner, our employer or previous employer, Commission de santé et sécurité du travail du Québec or other Workmen's Compensation Board, Canada or Quebec Pension Plan, Société de l'assurance automobile du Québec or other Department of Motor Vehicles, la Régie de l'assurance médicaments du Québec or other provincial Health Department, security and investigation agencies, claims and underwriting agencies, crime prevention or detection agencies.

Likewise, we authorize UV Insurance to transmit to a third party as well as its reinsurers the information. In the same purpose and to gather the same type of information, we also authorize that UV Insurance or its reinsurers may request an investigative report about us and use information in their possession from other files. We also authorize UV Insurance to make a brief report of our personal health information to MIB Inc.

This agreement is also valid for gathering, use and transmission of personal information concerning minor children. No modification or alteration of this agreement will affect its content nor bind the insurer. This agreement may also be used when a request for additional insurance or a contract modification.

**DECLARATION**

We, as proposed insured and the policy owner, declare having examined all the questions included in the declaration. All answers given were correctly reproduced and are complete and true. Also, we authorize that they be used as the basis for the insurance contract requested and we recognise that all false declaration or omission may void the insurance contract issued as a result of this insurability declaration.

We acknowledge that the insurance will take effect upon acceptance of the declaration by the Company as long as it was accepted without modification, and the premiums have been paid and no change occurred in the insurability of the insured since the signature of this declaration.

We acknowledge to have examined the agreement in relations to establish a personal file.

A photocopy of this agreement shall be as valid as the original.

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

X \_\_\_\_\_  
SIGNATURE OF THE PERSON TO BE INSURED (if 14 years or older)

X \_\_\_\_\_  
SIGNATURE OF THE PERSON TO BE INSURED (if 14 years or older)

X \_\_\_\_\_  
SIGNATURE OF THE POLICY OWNER

X \_\_\_\_\_  
SIGNATURE OF THE WITNESS

X \_\_\_\_\_  
SIGNATURE OF FATHER, MOTHER OR LEGAL GUARDIAN (if the person to be insured is minor)

**RESERVED TO HEAD OFFICE**

Following the submission of proofs of insurability of the insured and/or the policy owner and for the payment of all the premiums in arrears and not paid this day, The Union Life, Mutual Insurance Company, certifies that the previously mentioned police is reinstated.

Approved at Drummondville, this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

X \_\_\_\_\_  
COMPANY'S AUTHORIZED SIGNATORY

KEEP THIS PORTION



**Notice and Authorization of Personal Information Disclosure Receipt**

Policy Number: \_\_\_\_\_

One of the main purposes of UV Insurance, Insurance Company is to provide insurance at a modest cost. The study (evaluation) of the risks is necessary not only to conserve the lowness of this cost but also for each insured to contribute its just part of the cost. For the study of your request, we must obtain information coming from different sources. This information is given to us by your medical exam, if required, and by reports that we can receive from your doctors who treated you and hospitals where you stayed, and by reports containing information of personal nature or relative to your solvency.

All information relating to your insurability is treated confidentially; however we may transmit a brief report to MIB Inc., a non-profit organism which carries out an information exchange on behalf of its member life insurance companies. If you submit a life or critical illness insurance request or you submit a claim request to a member company, the MIB Inc will provide that company, at its request, with the information it has on you.

If you make a request, the MIB Inc. will provide any information it has on you. If you doubt the accuracy of the information that the MIB Inc. has on you, you may ask for rectification. The address of the MIB Inc. is: 330, Ave. University, Suite 501, Toronto (Ontario) M5G 1R7 – Tel.: (416) 597-0590. Website : www.mib.com

We can also transmit on request this information to life insurance companies to which you submitted a life insurance or a critical illness, disability or a claim request. The MIB Inc aims at avoiding to its members and to their carriers of policy of the additional expenses caused by a small number of persons hiding facts relative to their insurability. This information provided by the MIB Inc may take the insurance company to request an extensive investigation, but the regulations of this one forbid to make the evaluation of a risk on the basis of the information which it supplies. The MIB Inc is neither a trustee of hospital reports, or doctors, and the information which it possesses does not indicate if a life insurance application was approved at normal rate or with extra premiums, or if it was declined.