

SUMMARY OF MASTER BOOKLET WORDING CHANGES

Long Term Disability Benefits	Current Wording	Effective March 1, 2020
<p>6. WHEN L.T.D. BENEFITS ARE NOT PAYABLE?</p> <p>a)</p> <p>c)</p>	<ul style="list-style-type: none"> operating a motor vehicle while you are a) deemed to be impaired by alcohol, drugs or other substances; or, b) over the legal limit for alcohol, drugs or other substances; based on the laws in the jurisdiction where you were located at the time the offense occurred <p>if total disability begins within 12 months of the effective date of your L.T.D. insurance under this policy, and the disability is a result of any condition or symptoms (diagnosed or not) for which you either received medical care, consulted a physician, were prescribed or received treatment, took prescribed drugs, or was referred to another medical specialist for consultation at any time during the 90-day period before your L.T.D. coverage became effective (unless this limitation is waived in the master policy), or</p>	<ul style="list-style-type: none"> operating a motor vehicle while you are a) deemed to be impaired by alcohol, drugs or other substances; or, b) over the legal limit for alcohol, drugs or other substances; based on the laws in the jurisdiction where you were located at the time the offense occurred, or <p>if total disability begins within 12 months of the effective date of your L.T.D. insurance under this policy, and the disability is directly or indirectly related to any condition or symptoms (diagnosed or not) for which you consulted a physician, were prescribed or received treatment, used prescribed drugs, or were referred to another medical specialist for consultation at any time during the 90-day period before your L.T.D. coverage became effective, unless:</p> <ul style="list-style-type: none"> this limitation is waived in the master policy, or you are returning to work following a maternity or paternity leave, provided that you return to work on the date agreed upon with your employer or in the time period allowed by the Employment Insurance Act (Canada), whichever is earlier, or

Please note: should your Policy not provide a benefit or not contain a provision that is being amended by this Endorsement, that amendment shall not apply to your Policy.