



Your insurance application

NEXT STEPS



Desjardins

Insurance

Life • Health • Retirement



Congratulations!

You've made an important decision by applying for insurance. Right now, Desjardins Insurance is reviewing your application carefully. In this reference document you'll find what's left to do in the approval process.

- 1 | Medical exams and reports
- 2 | Decision
- 3 | Insurance contract delivery

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Medical exams and reports

In the next few days, a representative from a paramedical company will contact you to schedule an appointment for a paramedical exam, at your convenience and at the location of your choice. This exam is designed to assess your health and insurability. Desjardins Insurance will cover all costs and expenses related to these exams or tests. In the table below, we've checked off everything that applies to you, based on the insurance amount you've applied for and your age:

✓	PROCEDURE	DESCRIPTION	PREPARATION AND DOCUMENTS	DURATION (minutes)
<input type="checkbox"/>	Paramedical	A health professional will gather information such as height, weight, blood pressure and pulse rate. They'll also go over your personal and family past medical history with you.	You'll need to: <ul style="list-style-type: none"> • Provide a photo ID. • List the names and dosages of any medication you're taking. • Provide your attending physician's name and address. 	30 to 45
<input type="checkbox"/>	Urine	A health professional will provide you with a sealed kit to collect urine sample.	No fasting is required, but you'll need to: <ul style="list-style-type: none"> • Drink a glass of water about one hour before the sample is collected. • Provide a photo ID. • Sign an authorization form. 	10 to 15
<input type="checkbox"/>	Blood profile	A health professional will bring a sterile sealed kit to collect blood sample.	When you book your appointment, you'll be told whether you need to fast and for how long. You'll need to: <ul style="list-style-type: none"> • Provide a photo ID. • Sign an authorization form. 	10 to 15
<input type="checkbox"/>	Resting Electro-cardiogram	This is a painless procedure performed by a health professional. Leads will be attached to your chest, arms and legs to record the electrical impulses generated by the contraction and relaxation of your heart.	No fasting is required, but you'll need to: <ul style="list-style-type: none"> • Avoid using body lotion on the day of your appointment. • Provide a photo ID. • Partially disrobe so we recommend you wear a button-down shirt or blouse. • Lie down to get the best results. 	20 to 30

✓	PROCEDURE	DESCRIPTION	PREPARATION AND DOCUMENTS	DURATION (minutes)
<input type="checkbox"/>	Stress Electro-cardiogram	This procedure is performed at a medical clinic or hospital. You'll need to run on a treadmill or pedal on a stationary bike, while wearing leads that record the electrical impulses generated by the contraction and relaxation of your heart.	<ul style="list-style-type: none"> • Wear loose, comfortable clothing. • Refrain from smoking for at least one hour before the procedure. • Eat a light meal an hour or two before the procedure (no caffeine or alcohol). • Take your prescription drugs, if applicable. • Provide a photo ID. • List the names and dosages of any medication you're taking. 	30 to 35
<input type="checkbox"/>	Inspection Report	A licenced inspector will conduct a telephone interview, that may include questions about your occupation, lifestyle, financial situation, etc.	You'll need to provide financial information, including your annual income and net worth (assets-debts).	20 to 40
<input type="checkbox"/>	Motor Vehicle Report	This is a report indicating whether you've committed any Highway Safety Code violations.	You'll need to sign an Access Authorization for Motor Vehicle Report that will be provided to you (Quebec only).	–

Depending on your past medical history or preliminary results from any of the above tests, we may need more information from you. If so, we will call you.

✓	PROCEDURE	DESCRIPTION	PREPARATION AND DOCUMENTS	DURATION (minutes)
<input type="checkbox"/>	Telephone interview	Someone from Desjardins Insurance will call you to ask for more detailed information (medical and non-medical) to complete your file. The interview will be digitally recorded.	<p>You'll need to:</p> <ul style="list-style-type: none"> • List the names and dosages of any medication you're taking. • Provide your attending physician's name and address. 	5 to 10



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Decision

Once your insurance application has been processed, Desjardins Insurance will inform your Life and health insurance advisor¹ of the decision. Your application may be approved as is, with an exclusion or with an extra premium. We may also decline your application or defer it (i.e., we'll reassess it later on). If this is the case, don't worry, your Life and health insurance advisor will inform you of the decision and carefully explain it to you in more details. Together, you can look at other options that may be considered.

¹ The Life and health insurance advisor is formally known as a financial security advisor in Quebec and as a Life insurance agent in Ontario.

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Insurance contract delivery

Your Life and health insurance advisor will make an appointment with you to deliver your contract, go over its key provisions and answer any questions you may have.

For more information, please contact your Life and health insurance advisor.

Tips on how to prepare

- Schedule your appointment for a time of day when you're most relaxed.
- Get a good night's sleep and drink plenty of water before the exam.
- Book a morning appointment if you're required to fast.
- Reschedule your appointment if you have a cold or the flu.

What you need to avoid before the exam

- Alcohol for 24 to 48 hours.
- Caffeine and nicotine for at least one hour.
- Vitamins and supplements for 24 hours.
- Sports and strenuous activities for at least 24 hours before and after the exam.

Privacy protection

Only individuals authorized by Desjardins Insurance will have access to your personal and medical information, which will be kept confidential and used solely to determine your insurability.



Look to the future with confidence

Choose Desjardins Insurance

Choose the strength and stability

of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

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