UV INSURANCE



Early Learning

Insurance Program **0 - 36 months**

Protect your child! Nothing is more precious.
That is why we offer you a **free insurance coverage for one year.**

Summary of Benefits	Amount of Coverage	Period of Coverage
Natural Death	$2,500	To age 25
Accidental Death	$10,000	Lifetime
Accidental Dismemberment	Up to $50,000	Lifetime
Accidental Fracture	Up to $250	Lifetime
Reimbursement of Certain Medical Expenses	Up to $1,500	Lifetime

Insurance coverage begins on the later of the following: the child's 15th day of life or the date on which the company receives the application.

The free 12-month period begins on the date the company receives the application.

Fee refund

$25 1st contract + **$50** 2nd contract + **$100** 3rd and additional contracts

During the 12 months following a child's subscription to the Early Learning program, the child's immediate family members benefit from a fee refund, applicable to the first year of the new contract, on other UV Insurance products.

☐ Yes, I want to take advantage of the Early Learning program offer. An insurance coverage free of charge for the first 12 months. This offer entails no obligation on my part. If I choose to do so, I can renew the coverage for $18/year after 12 months.

Contract Owner

Last Name _____ First Name _____

☐ Father ☐ Mother ☐ Guardian

Address _____

Apt. _____ City _____

Province ___ Postal code _____

Home phone ___-___-____ Cell Phone ___-___-____

Email _____

Child ☐ Boy ☐ Girl ☐ Unknown

Last Name _____

First Name _____

☐ Child's date of birth

☐ Expected date of delivery

Y Y Y Y M M D D

(32 weeks of pregnancy or more)

Advisor Information

Last Name _____ First Name _____

Advisor code _____ MGA code _____

_____
Signature of contract owner (if present)

_____
Signature of advisor

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Use of french: UV Insurance must ensure compliance with the Act respecting French, the official and common language of Québec. As an advisor, you must present the documentation in French to your English-speaking Québec client. As you are the one completing this application, you must obtain his express wish to proceed in English after presenting him with the French documentation.

☐ My client is francophone ☐ My client doesn't reside in Quebec

☐ I certify that I have provided my client, who resides in Québec, with a copy of the application in French before its signature in English. After examining such version, my client requests that the contract herein and any other related documentation be presented in English. It is his express wish to be bound by the English version of this application only and for all related documents to be drafted in English only.

Notice of completion of a file and of collection, use and communication of personal information to insureds and owner(s)

In this section, the term "personal information" refers to information about you that allows you to be identified, directly or indirectly. Your personal information will be collected, used, disclosed and processed:

- For the reasons and purposes described in this policy contract;
- According to the means determined in this policy contract;
- As may be described before collecting, using or disclosing it; And
- As otherwise permitted by law.

Why does UV Insurance collect your personal information?

For UV Insurance, protecting your personal information is essential. This is why we inform you that we collect, use and communicate your personal information with your consent, unless the law authorizes us to do otherwise, and this, for the duration necessary for the purposes below:

- Identify you;
- Establish and update your profile, your needs and your objectives;
- Assess your requests and your eligibility for our products and services;
- Provide you with advice related to your situation;
- Administer your contracts as well as your products or services (e.g., pricing, risk selection, underwriting, handling of your claims, etc.);
- Comply with legal and regulatory requirements (e.g., to prevent, detect or repress offences, cyber threats, fraud, etc.);
- Obtain your opinion in relation to our products or services;
- Provide you with personalized offers and advice on our products or services (see your right to withdraw consent) according to your preferences and in accordance with the rules relating to electronic and telephone communications;
- Conduct studies and research including the design and application of statistical models, some of which may create or infer new information about you.

How does UV Insurance collect your personal information?

We may collect your personal information over the phone, in person, and through our forms and digital interfaces.

To whom does UV Insurance communicate your personal information?

For the reasons mentioned earlier, and only as related to your products or services, we share your personal information with our affiliates and our distribution networks as well as third parties, some of whom may be located at outside Quebec and Canada. A third party is an external person who is not a party to the relationship between UV Insurance and you.

These third parties may include:

- Your financial security advisor and his firm or general agent;
- Other financial institutions, such as yours, insurers or reinsurers;
- Personal Information Officers;
- Other organizations or entities holding information about you, among others, in insurance, fraud or compensation;
- Government departments and agencies or regulatory authorities;
- Agents and service providers (e.g., technology services, document printing and shipping services, etc.)
- Any person or organization to whom you have given your consent;
- Any person authorized by law.

Note that in all cases, we ensure that they respect the protection of your personal information.

Upon receipt of this document, i.e. your insurance proposal, you consent to UV Insurance opening a file where your personal information will be kept and treated confidentially. UV Insurance will be able to access your file as well as said personal information from its head office and they will only be consulted by employees and authorized representatives of UV Insurance who need to have access to it in the course of their work. Your information may also be used, stored and accessed securely in other countries according to the laws applicable there. For example, information may be disclosed in response to requests from the governments, courts or law enforcement authorities of those countries. It is also possible that your personal information will be communicated to your beneficiaries in connection with a claim (for example, in the event of death).

Withdrawal of your consent

At any time, you can withdraw your consent to the communication or use of your personal information. Be aware that the withdrawal of your consent may lead to legal or contractual consequences in the context of your insurance application, such as the impossibility of offering you the financial product or the services requested. In such a case and at your request, the UV Insurance representative will make sure to explain these consequences to you.

Access to your file and correction of your personal information

Upon request, you can also be informed of the categories of persons who have access to your information within UV Insurance and the retention period of this information. You may have access to your file and your information collected to verify its accuracy and have information rectified if you demonstrate that it is inaccurate, incomplete, ambiguous, outdated or unnecessary. To access your file, have your information corrected, be informed of the retention period of your information, withdraw your consent or simply have your questions answered, you must make a written request to the attention of Privacy Officer of UV Insurance at the following coordinates:

Privacy Officer

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To view our privacy policy, visit our website at https://uvinsurance.ca/privacy-policy/.