



## Group Automobile\* and Home Insurance

Exceptional auto and home insurance coverage, a wide range of innovative products, and fast, convenient service you simply won't get anywhere else. As a member of the CVMA, you have access to extraordinary features and services you can only get as a group plan member, including:

- **Automatic Substitution** – If you replace your vehicle or buy a new home before your next renewal\*, you'll be covered at no extra charge and with the same protection if the coverage level doesn't change.
- **Automatic Acquisition** – With our home coverage, most insurable items you acquire are covered at no extra charge until your next renewal\*. If you notify us within 90 days of acquiring items such as jewellery, you're automatically protected in the event of a claim.
- **Waiver of Premium on Death or Disability** – Focus on recovery, not your premium payments. With our Waiver of Premium, we won't charge your current premium payments until you return to work or your policy is renewed, and you'll still be able to enjoy the same great coverage.

\* Automobile Insurance will not apply in the provinces of BC, SK and MB, because they are government-run.



For more information about the Canadian Veterinary Medical Association Insurance Program contact:



Group Insurance Solutions  
Employee Benefits Service Centre  
1-866-860-CVMA (2862)

Western Financial Group (Network) Inc.

[www.canadianveterinarians.net/  
insurance.aspx](http://www.canadianveterinarians.net/insurance.aspx)



CVMA  
INSURANCE  
PROGRAM



Student & Graduate  
Insurance Program

# Student & Graduate Insurance Program

The Canadian Veterinary Medical Association has designed a Student & Graduate Insurance Program that will give you and your loved ones peace of mind. Whether in the classroom or out in the field, take comfort in knowing you're protected.

The Insurance Program offers Life and Disability Insurance to students in years one to four of study, as well as to graduates up until they become a CVMA member. When a graduate becomes a member of the CVMA they are eligible to convert their coverage to the Affinity Program at a slightly higher rate.

## Following is the benefits package available to you:

Benefit	Coverage Amount
Life Insurance	\$25,000
Accidental Death	\$25,000
Long Term Disability	\$2,000 monthly benefit

Life Insurance pays a lump sum to your named beneficiary if you die while insured under this program. The Accidental Death Insurance pays an additional, equal benefit to your beneficiary if your death is the result of an accident. Long Term Disability pays a monthly benefit to you should you become disabled due to an injury or illness.

The rates are equal to that of the CVMA member rates and vary based on your age, gender and smoking status. The premium changes as you enter a new age bracket. Premiums are payable on the 1<sup>st</sup> of the month by pre-authorized bank deduction. Rates are reviewed on a yearly basis, each March 1<sup>st</sup>, and you will be advised in advance of any necessary rate changes.



## Eligibility

- Applicants must be under age 65, or age 40 for graduates, residing in Canada.
- A student of year 1 – 4 registered full-time in the program.
- A student who completed the 4 year study program and who was covered under the Student program has 90 days from graduation from Veterinary College to apply for benefits under the Grad program.
- A newly graduated student who was not covered under the Student program can apply for insurance; however the graduate will need to complete and submit an Evidence of Insurability form.
- 90 day elimination period for Long Term Disability benefits.

## Medical Evidence

No medical evidence is required if you are applying under the Student program or transferring from the Student program to the Graduate program. Medical evidence will be required for a newly graduated student who was not previously insured under the Student program.

## Pre-Existing Conditions

No benefits will be paid during the first 2 years for any condition that required treatment or medical care during the 24 months prior to the effective date of coverage.

## Effective Date

Coverage becomes effective on the first of the month following approval of your application.

## Principal Features of This Plan

- Competitive Premium Rates with male/female and smoker/non-smoker designations.
- May be used as Mortgage Protection.

## Waiver of Premium

If you become totally disabled before age 61, premiums due after 6 months of continuous total disability will be waived.

## Living Benefit

Is payable during the lifetime of the insured upon approval by the insurance company. You may request up to 25% of your Life Insurance amount. This applies if you are diagnosed with an illness that will result in death during the 12 months following the date of diagnosis.

## Conversion

You may convert your full Life Insurance benefit without evidence of insurability within 31 days of the termination of your certificate to an individual life policy currently available at the prevailing rates for that individual policy provided, as long as you are under age of 65.

**Note:** This summary is intended to provide a brief description of the benefits available under the CVMA Student & Graduate Insurance Program and does not create or confer any rights.

The exact terms and conditions of your benefits are outlined in the Certificate of Insurance provided upon acceptance.

Some restrictions and/or limitations may apply to the benefits mentioned above. Please contact Western Financial Group Insurance Solutions for full details.

## Application Process

- Fill out the CVMA Student or Graduate Insurance Plan application form.
- Include a blank cheque marked "VOID".
- Return your application and void cheque. No deposit is required.

Once your application is approved, you will receive a Certificate of Insurance detailing your insurance coverage. You have 10 days to review your certificate once you receive this document. If you are not satisfied, simply return the certificate and any paid premiums will be refunded to you.