



Allstate[™] BENEFITS

Protection for
Accidental Injuries
24 Hours a Day

Canada: Accident Insurance FAQs

Q. How does Group Accident insurance work?

A. The Accident plan pays specified amounts when you undergo certain diagnostic tests and treatment due to an accidental injury. Depending on the nature of the injury and treatment, there may be multiple payouts from the plan for one injury occurrence. For example, if you fall and are diagnosed with a concussion and a broken hip, you may receive a payout for each of these diagnoses. This plan provides 24-hour coverage for both on- and off-the-job injuries.

Q. How does the plan define an accident?

A. An accident is any unforeseen, unintentional injury.

Q. Does this plan provide coverage for services related to sickness?

A. No, this plan only covers services related to accidents.

Q. When does coverage for me and/or my dependents begin under the accident plan?

A. Coverage becomes effective on the date listed on your certificate.

► Dependent FAQs

Q. Is spouse coverage available?

A. Yes, your spouse may be covered under the plan for an additional premium.

Q. Can my children be covered under the plan?

A. Coverage is available for you, your spouse and your children up to age 21, or age 25 if they are attending an institution of higher learning on a full-time basis.

Q. I plan on retiring in two months. Can I enrol in coverage and take it with me when I retire?

A. Yes. If your premium payments are made through payroll deduction, you may switch to direct premium payments from your personal bank account. If you are already paying premiums directly from your bank account, you will simply continue to make these payments.

Q. If I leave the company, can I keep my accident coverage?

- A. You can continue coverage for yourself and your dependents (whether or not the employer plan stays active) as long as you make premium payments directly to Allstate Benefits. You must submit a Request to Exercise Portability Privilege form and a form to establish a pre-authorized debit (PAD) from your personal bank account. You can obtain these forms from your employer or at <https://mybenefits.allstatevoluntary.ca>. Please return completed forms to:

Allstate Benefits
P.O. Box 8100 STN T
Ottawa, ON
K1G 3H6

Both completed forms must be received by Allstate Benefits within 30 days of your certificate termination date.

▶ **Claims FAQs**

Q. Who submits a claim?

- A. The insured or covered person (or their designated signing authority) will submit the claim for processing.

Q. When can I submit a claim for benefit payment under my accident coverage?

- A. You can submit claims for covered benefits any time after the coverage effective date. Claims may be submitted all at once or separately as eligible services are rendered.

Q. How do I submit a claim?

- A. You can obtain a claim form at <https://mybenefits.allstatevoluntary.ca>. Follow the instructions on the form for completion and submission.

Q. When a claim is filed and benefits are paid by Allstate Benefits, who receives the proceeds?

- A. Claim payments are sent directly to you unless otherwise assigned to someone else. If you wish to have your benefit sent to someone else, you will need to complete a form requesting assignment of your benefits. Visit <https://mybenefits.allstatevoluntary.ca> to obtain the appropriate form.

▶ **Tobacco Use FAQs**

Q. Do premiums depend on smoker status?

- A. No. Smokers and non-smokers pay the same amount for premiums.

▶ **Age-Related and Gender FAQs**

Q. Do premiums vary based on age or gender?

- A. No. Premiums are the same at all ages and do not vary by gender.

▶ **Underwriting FAQs**

Q. Are there medical questions to answer to enrol in this coverage?

- A. No. The policy is offered on a Guaranteed Issue basis, subject to any applicable exclusions and limitations. That means you do not need to answer medical questions.

Q. Is there a waiting period to receive benefits?

- A. There is no waiting period to receive benefits.

Rev. 5/24. This material is valid as long as information remains current, but in no event later than May 15, 2026.

The coverage provided is limited benefit supplemental accident insurance. Group Accident benefits are provided under policy form GACPNP or any revisions thereafter. Details of the insurance, including exclusions, restrictions, and other provisions are included in the certificates issued. For additional information, you may contact your Allstate Benefits Representative. This is a brief overview of the benefits available under the group policy underwritten by Allstate Insurance Company of Canada (Home Office, Markham, Ontario). Allstate Benefits is a trademark of Allstate Insurance Company, used under license by Allstate Insurance Company of Canada. ©2024 Allstate Insurance Company of Canada. www.AllstateBenefits.ca