

Loan Insurance Assistance
All-In-One and Mortgage Loan

Live Life to the Fullest!



**NATIONAL
BANK**

ASSISTANCE NETWORK

Clients with Life Insurance Coverage

Quality of Life Concierge Service

> AVAILABLE AT ALL TIMES!

Looking for a nutritionist to advise you on healthy eating? Need a massage therapist to help relieve stress or migraines?

The **referral service** gives you the information you need to find what you're looking for:

- ▶ Nutritionists and paramedical specialists
- ▶ Sports and leisure centres
- ▶ Parent support programs (homework assistance, home cleaning services, social programs, etc.)
- ▶ Leisure activities and entertainment (restaurant recommendations and reservations, event planning services, etc.)

Assistance in the Event of Death

Services available to the liquidator/executor and close relatives of the deceased:

- ▶ **Information** and **guidance** on obtaining, completing and sending off death certificates
- ▶ Support in making **cancellation** requests (leases, credit cards, driver's licences, social insurance, social networks, etc.)

Clients with Disability or Critical Illness Insurance Coverage

Health Care Concierge Service

> AVAILABLE AT ALL TIMES!

Finding the right medical care can often prove quite a challenge. The Health Care Concierge Service is here to help you navigate through the complexities of the health-care system and find the right care and services for you.

➤ Health Care Resource Referral Service

Looking for the closest physiotherapist to your home? Not a problem! We can direct you to the most suitable medical and paramedical resources, such as medical clinics, specialized care centres, hospitals, etc.

➤ Caregiver Resource Referral Service

Whether you're looking for seniors' residences, long-term care facilities or home care nurses and attendants, the referral service can help you find the resources and support you need to take care of a sick relative.

➤ Appointment scheduling and specialized transportation booking service

We know your time is precious. Our concierge service can help you schedule doctors' appointments and coordinate your travel requirements by contacting specialized taxi, ambulance and other transportation services.

➤ Information service on governmental tax deduction and credit programs

Did you know that you could qualify for health-care tax deductions or credits for trips required to receive certain types of treatments? Our agents can provide you with the information you need and help you find the government programs you may be eligible for depending on your situation.

Second Medical Opinion

In situations that leave no room for doubt, it's reassuring to be able to rely on a second medical opinion that gives you confirmation of a diagnosis and alleviates any health-related concerns. You can benefit from the expertise of qualified specialists associated with renowned medical centres, without the need to travel! What's more, if you wish to receive treatment abroad, you will have access to a concierge service that will arrange your travel, accommodation and appointments.

Clients with Critical Illness Insurance Coverage

Home Assistance

We know that household chores can take away the rest you need for your recovery. That is why the assistance service offers up to nine hours of access to a home assistance attendant. Home assistance attendants can assist you in carrying out certain household chores (daily household cleaning, preparing meals, doing the wash) and accompany you on errands, all the while respecting your privacy and routine.

What You Need to Know

In order to provide you with these services, National Bank Assistance Network will share your personal information with its service providers. These providers are required to protect this information and are subject to confidentiality agreements.

National Bank Assistance Network does not provide medical care and will not be held liable for medical opinions given by participating medical care service providers or for their actions or inactions. Services are subject to the availability of the service providers in the region in which the client resides in Canada.

National Bank Assistance Network will not be held liable for the availability, quality or outcome of any treatment or services received, or in the event that the insured is not able to receive the treatment or services covered under the loan insurance certificate. National Bank Assistance Network reserves the right to amend access to these services at any time.

The services are offered to clients with valid mortgage or All-In-One loan insurance with the Insurer that includes this assistance.

The assistance product is offered on a per-insured basis and may not be accumulated if the client holds several insured loans.

National Bank Assistance Network reserves the right to modify the product features without notice.

National Bank Assistance Network will not carry out any transactions or make any cash advances or payments on behalf of the client. All financial transactions remain the responsibility of the client.

A Unique Service Program

Dedicated to Your Health and Well-Being!

The QUALITY OF LIFE CONCIERGE SERVICE offers the following:

- ▶ Up to 20 requests per year if the client is only covered by life insurance
- ▶ Unlimited requests if the client is also covered by disability or critical illness insurance

ASSISTANCE IN THE EVENT OF DEATH is offered in the event of the insured's death. National Bank Assistance Network can take care of any steps that do not necessarily require the participation of the survivors.

The HEALTH CARE CONCIERGE SERVICE offers the following:

- ▶ Up to 20 calls per year, irrespective of the state of health of the insured
- ▶ Up to six months of unlimited access to the service starting on the date on which a claim is filed for an event covered by the client's insurance certificate

National Bank Assistance Network does not schedule emergency appointments or make reminder calls for medical appointments. National Bank Assistance Network does not schedule appointments for patients who do not have a family physician and have to go to an emergency room, CLSC or walk-in clinic. Appointments must be scheduled in accordance with the legislation and regulations in effect in the client's province of residence.

Telephone and email are the preferred means of communication.

The SECOND MEDICAL OPINION covers most serious conditions, but certain restrictions apply. All treatment, medical care, transportation and accommodation costs must be paid by the client. National Bank Assistance Network takes care of obtaining the opinion from specialists at renowned medical centres. These specialists are mainly located in the United States.

HOME ASSISTANCE service can be accessed when a claim is filed for a critical illness (cancer, stroke or heart attack, as defined in the insurance certificate) with the Insurer.

Home assistance attendants must be available in the region in which the client resides. The service must be provided in the home and in the physical presence of the client.

HOME ASSISTANCE gives clients up to nine hours of access to the services of a home assistance attendant in the year following the filing of a claim for a critical illness that is covered (cancer, stroke or heart attack, as defined in the insurance certificate). Home assistance attendants provide the service for a minimum of three hours at a time and only carry out daily or common chores. All expenses incurred, other than home assistance attendant costs, must be paid by the client.

Access to all of the assistance services is terminated upon cancellation of the loan insurance.

Your personal information may be stored on servers located in the United States, in which case they will be subject to the legislation and access rights enforced by the U.S. authorities.

Health and Quality of Life

You can enjoy independence, comfort, security and well-being with Loan Insurance Assistance, a comprehensive and personalized support program available with your loan insurance. What better way to safeguard your health and quality of life?

The program includes:

- home care during your recovery;
- assistance scheduling and arranging travel for appointments;
- medical concierge services to help you access the right medical resources for you;
- medical concierge services to direct you to specialists;
- access to experienced specialists to provide a second medical opinion.

Certain assistance services are available to you at any time, irrespective of your state of health.

**Start benefiting
now!**



How Can I Access Assistance Services?

☎ Call 1-855-484-8358 or 514-871-3818 any day, from 9 a.m. to 8 p.m.

A National Bank Assistance Network agent will be happy to help you.



BANKING

Simplifying your day-to-day banking transactions.



FINANCING

Helping you carry out the projects that are important to you.



INVESTING

Customizing solutions and advice for your short-term projects and retirement plans.



TRANSFERRING

Making sure your estate is transferred to your loved ones.



DOING BUSINESS

Helping decision-makers grow their business.

❖ For further information on Loan Insurance Assistance, don't hesitate to give us a call.

1-855-484-8358
514-871-3818



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Insurer: National Bank Life Insurance Company

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