



ROYAL LEAPAGE Agents and Personnel Coverage Plan

FREQUENTLY ASKED QUESTIONS:

Q: Who is eligible for this coverage?

A: Independent Agents or Assistants working for Royal LePage on a permanent basis.

Q: What is the definition of Single, Couple and Family?

A: Single: Insuring one person (Independent Sales Representative or personnel).

Couple: Independent Sales Representative or Personnel plus 1 dependent (spouse and/or child)

Family: Independent Sales Representative or Personnel plus 2 or more dependents.

Q: What is the definition of a dependent Child?

A: Under age 21 or up to Age 25 if a full-time student. Age 22 to 25 must be a full-time student or incapacitated.

Q: How long does it take to get a quote once I have completed the Request to Quote form?

A: Once we receive your Request to Quote, you will be provided with pricing and information within 48 hours.

Q: When will my coverage be in force after I sign my Application Forms?

A: Coverage without the requirement of medical underwriting will be effective on the first of the month following receipt of the fully completed Enrolment Application.

Coverage that requires medical underwriting will be effective on the first of the month following approval from the respective Carriers.

Q: When are the Premiums due once I apply?

A: Premiums are paid on a monthly basis by automatic withdrawal. Upon confirmation of your Enrolment, the initial month's premium is due, and thereafter, withdrawals are on the 1st day of each month (preceding the month for which they are due), from your specified bank account.

Does the Health Care Coverage include Emergency Travel Insurance:

Q: Yes, the CORE Plan Health Care includes Out-of-Province/Out-Of-Country Emergency Medical Coverage. The coverage is effective for 30 days per trip, up to reasonable and customary charges for emergency medical services, to a maximum of \$5,000,000 per person.

A: