

Civic and Police Employees' Group Life Insurance Plan claims

In the event of your passing, your designated beneficiary or estate representative will need to contact the Civic and Police Employees' Group Life Insurance Plans Corporation to initiate the claim process by emailing [City of Winnipeg Total Compensation & Benefits](#).

The group life benefit will be payable to the current, fully executed beneficiary designation on file. In the event there is no designation, it will be payable to the estate.

Initiating a claim

To initiate a claim, you will need the following information about the member:

- Name
- Date of birth
- Date of death
- Cause of death
- Contact person (e.g., beneficiary or estate representative)

Completing the claimant statement

Claimant statements should be completed based on who the proceeds are payable to.

Proceeds payable to:	Statement to be submitted by:	
Adult beneficiary	1 or 2	1. Beneficiary
Beneficiary who is a minor or who lacks legal capacity, located in Quebec	2, 3, or 4	2. Trustee (copies of trust documents required)
Beneficiary who is a minor or who lacks legal capacity, located outside Quebec	2 or 4	3. Legal tutor or curator (copies of judgment required)
Claimant unable to handle financial affairs	5	4. Court-appointed guardian of the beneficiary's property (copies of court order required)
Estate	6	5. Claimant's legal representative (copies of judgment required)
Estate in Quebec with no will	7	6. Estate's legal representative
		7. Legal heirs

Claims should be submitted in a timely manner to ensure all documentation is received and the claim may be assessed.



Payment options?

Proceeds are issued by cheque or electronic Fund Transfer (EFT) to a Canadian bank account (a personalized void cheque or an electronic bank form is required).

Alternatively, you may wish to arrange for a financial advisor to visit and discuss the options.

Required documentation

The type of document(s) required to support the claim depends on the following:

Basic and Supplementary Optional Life	• Death certificate or funeral director's statement of death, OR • Attending physician's certificate (M63)
Basic and Supplemental Life exceeding \$100,000 in Quebec	• Act of Death (long form) issued by the Quebec Registrar of Civil Status
Basic and Supplemental Life outside of North America	• Original death certificate or certified true copy of the death certificate by a notary public
Insurance proceeds payable to the estate exceeding \$100,000 in Quebec	• Act of Death (long form) issued by the Quebec Registrar of Civil Status, AND • Will search certificate from the Chambre des Notaires and The Barreau du Quebec, AND • Notarial will or holograph will with judgment/minutes, OR • Declaration of legal heirs if there is no will
Insurance proceeds payable to the estate exceeding \$100,000 outside Quebec	• Death certificate or funeral director's statement of death, OR • Attending physician's certificate (M63), AND • Notarized will and probate or certificate of appointment of Estate Trustee or Letter of Administration ◦ Notarized copy of the Probated Will for claims payable to the estate where insurance amounts exceed \$100,000 ◦ Grant Administration for claims payable to the estate where the insured died, without having made a will (intestate) regardless of the insurance amount

You can submit your forms and supporting documentation by:

- Mail:
The Canada Life Assurance Company
Group Life Benefits
60 Osborne St. N
Winnipeg, MB R3C 1V3
- Email: grouplifebenefits@canadalife.com
- Fax: 204-946-8783

Note, if you have concerns about using email as the internet is not a secure medium, you are encouraged to contact the insurance carrier by another means.



Processing a claim

Upon receipt of all necessary forms and supporting documentation, a decision is typically rendered within seven (7) calendar days. Timelines may vary based on claim complexity, missing information, or incomplete applications.

The insurance carrier will provide you with written confirmation of the claim decision.

If benefits are denied, you will receive a detailed letter with an explanation of the decision. The letter will also include:

- Details on how to appeal the decision
- What information should be included in your appeal
- Where to send the appeal

Advance Payment for terminal illness

An advance payment is a special payment made to an employee who is suffering from a terminal illness with a life expectancy of 24 months or less. You may apply to receive an advance payment of 50% of the Group Life insurance, to a maximum of \$50,000. The amount of any advance payment, plus interest, is offset against the amount ultimately payable on death.