



## Frequently Asked Questions (FAQ) *Assur-Payment*<sup>TM</sup> Program

### **1. I am a member of the *Assur-Payment*<sup>TM</sup> program. Am I eligible for loss of employment insurance?**

If you are a member of the *Assur-Payment*<sup>TM</sup> program, you may be eligible for loss of employment benefits if you meet all the terms and conditions of the contract. Benefits will be paid by the insurer directly to Laurentian Bank, which will then apply them to your credit card balance.

For any claims, please contact Industrial Alliance Insurance and Financial Services Inc. at 1-800-361-6002. Please note that you benefit from a waiver of premium when you receive loss of employment benefits (credited to the account).

### **2. I would like to join the *Assur-Payment*<sup>TM</sup> program. Am I eligible for loss of employment insurance?**

If you are employed in a permanent, non-seasonal job with at least 20 hours of paid work per week; your job is insurable according to Human Resources Development Canada; and you have been employed by the same employer for at least four consecutive months immediately prior to the loss of employment, you may be eligible for employment benefits if you meet all the terms and conditions of the contract.

It should be noted that certain exclusions, restrictions or limitations apply. It is important to review them to see if any apply to you. For example, you would not be eligible if you lost your job within the first 30 days or if you were aware that you were going to lose your job when you took out the insurance.

### **3. I am a member of the *Assur-Payment*<sup>TM</sup> program. What are the program's assistance services and how can I take advantage of them?**

The *Assur-Payment*<sup>TM</sup> program includes health and wellness assistance services to support you during the crisis. These include personal budgeting advice, legal advisory services, psychological support, and grief and loss support.

For more information, please go to [laurentianbank.ca/assur-payment](http://laurentianbank.ca/assur-payment).

To access the *Assur-Payment*<sup>TM</sup> assistance services, please contact Homewood Health at 1-833-375-0271.

**4. If I join the Assur-Payment™ program now, what services could I automatically benefit from?**

Joining the Assur-Payment™ program will provide you with peace of mind. This comprehensive program is comprised of insurance coverage in the event of death, disability or loss of employment, plus several assistance services. The joint holder of the Laurentian Bank Visa account can also take advantage of the insurance coverage and the program's assistance services, as long as it is in effect. Some conditions apply.

Before joining the insurance coverage, we recommend that you consult the [insurance certificate](#). Reading this document will allow you to learn about the main conditions of the insurance, the exclusions and the pre-existing conditions. It will allow you to make an informed decision based on your needs and your situation.

For more information, please visit [laurentianbank.ca/assur-payment](http://laurentianbank.ca/assur-payment) or call 1-800-252-1846.