

YOUR RIGHT TO A COPY OF YOUR LONG TERM DISABILITY (LTD) POLICY

Frequently Asked Questions

What is an LTD policy?

An LTD policy is the contract between you and/or your employer (with you as beneficiary/insured of the policy), and the insurance company. It is the document that outlines all of the rights and obligations that you have, and that the insurance company has, with respect to your LTD coverage.

Many individuals have LTD coverage as part of their extended health benefits package through work. Make sure to ask your employer for a list of your benefits and copies of any applicable policies, especially with regards to your STD/LTD coverage.

Do you have a right to get a copy of your LTD policy?

Yes, absolutely!

Insurers are required to furnish an insured with copies of the relevant insurance policies by law. This requirement is imposed by the relevant insurance legislation in each of the provinces we operate in: Ontario, British Columbia, and Alberta.

Below are the actual laws and regulations that give you the right to ask for a copy of your insurance policy. The underlined and blue references to legislation are hyperlinked and will take you to the actual websites where you can find the source of this information.

How can you request a copy of your LTD policy?

If you have LTD coverage as part of your group insurance through work, ask your HR department or your insurer directly for a copy of the LTD policy applicable to you.

If you purchased LTD coverage privately, ask your insurer (or broker if you purchased the policy through a broker) for a copy of your LTD policy.

Ontario

Insurance Act, [R.S.O 1990, c. I.8](#)

293 (1) An insurer entering into a contract shall,

(a) issue a policy; and

(b) furnish to the insured the policy and a copy of the insured's application. 2012, c. 8, Sched. 23, s. 36.

(5) In the case of a contract of group insurance, an insurer,

(a) on request, shall furnish to a group person insured or claimant under the contract a copy of,

(i) the group person insured's application, and

(ii) any written statement or other record, not otherwise part of the application, provided to the insurer as evidence of the insurability of the group person insured under the contract;

(b) on request and reasonable notice, shall permit a group person insured or claimant under the contract to examine, and shall furnish to that person, a copy of the policy of group insurance. 2012, c. 8, Sched. 23, s. 36.

British Columbia

Insurance Act, [RSBC 2012, c. 1](#)

26 (1) On request, the insurer must furnish to the insured a copy of

(a) the insured's application or proposal for insurance, and

(b) the insured's policy.

96 (1) An insurer entering into a contract must

(a) issue a policy, and

(b) furnish to the insured the policy and a copy of the insured's application.

Alberta

Insurance Act, [RSA 2000, c I-3](#)

531 (1) An insurer must on request furnish to the insured a copy of

- (a) the insured's application or proposal for insurance, and
- (b) the insured's policy.

699 (1) An insurer entering into a contract must

- (a) issue a policy, and
- (b) furnish to the insured the policy and a copy of the insured's application.

✚ ***What can you do if your insurer does not provide you with a copy of your LTD policy?***

Advise them of your legal entitlement to a copy of your LTD policy, as per the legislation above, and if they refuse to provide it to you, make a formal complaint to your insurance company's ombudsperson.

✚ ***Questions? Concerns? Contact us!***

Toll Free: 1-855-821-5900

Email: help@disabilityrights.ca

www.Disabilityrights.ca

or

Post your question and get an answer from one of our disability lawyers at

www.MyDisabilityQuestions.com

FREE CONSULTATIONS

The information provided in this FAQ document is for general purposes only and should not be relied upon in specific cases without consulting a legal team member at Samfiru Tumarkin LLP. For more information, please contact us at:

Toll Free: 1-855-821-5900

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www.Disabilityrights.ca