

INFOETHICS
ESSENTIALS

FOR PROFESSIONALS IN
LIFE INSURANCE

THE NOTICE OF REPLACEMENT



Chambre
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WHEN TO USE THE REPLACEMENT PROCEDURE?

The following tool presents a summary of the notions regarding the need for a notice of replacement.

This table aims to present some of the various possible policy situations. It also includes the questions representatives should ask themselves to determine if the replacement procedure applies and they have to thereby complete the notice.

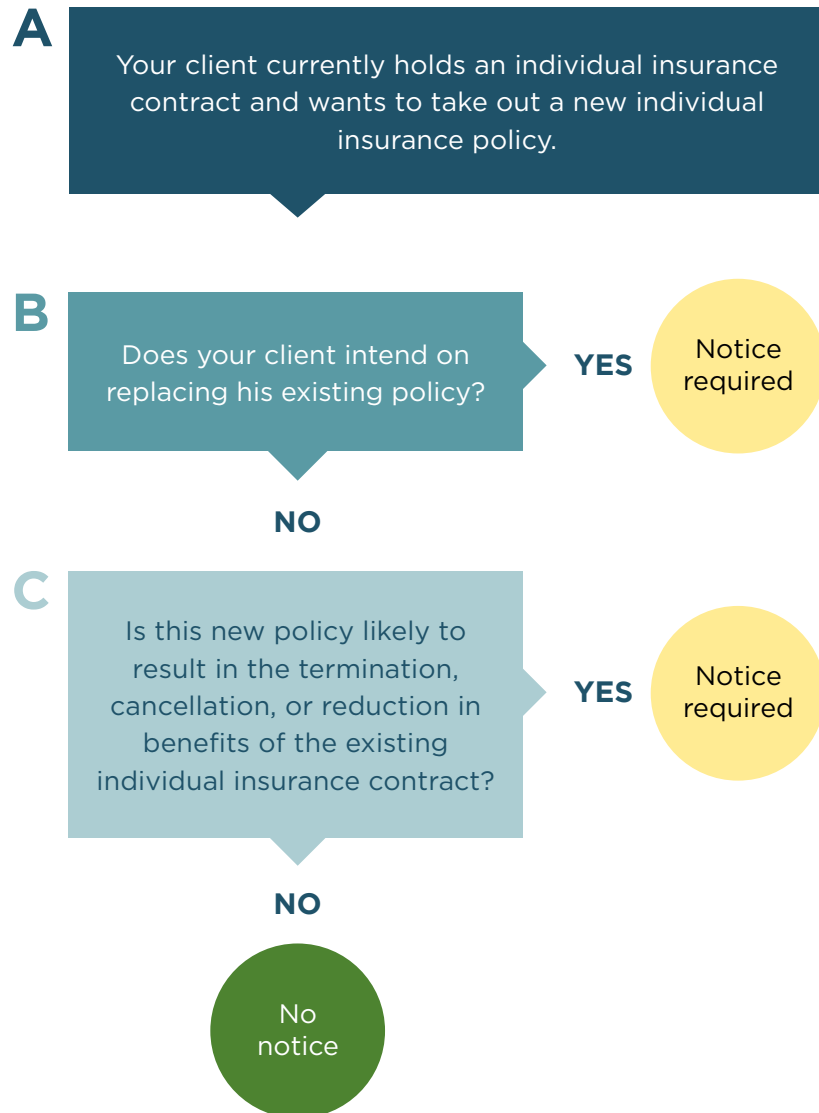
Representatives should answer each of the questions shown in the table before arriving at a decision as to whether or not the replacement procedure applies. In case of doubt, representatives should always opt to comply with the replacement procedure and use the notice.

Please note that the procedure applicable to the notice of replacement is detailed in sections 18 to 27 of the Regulation respecting the pursuit of activities as a representative (D-9.2, r.10).

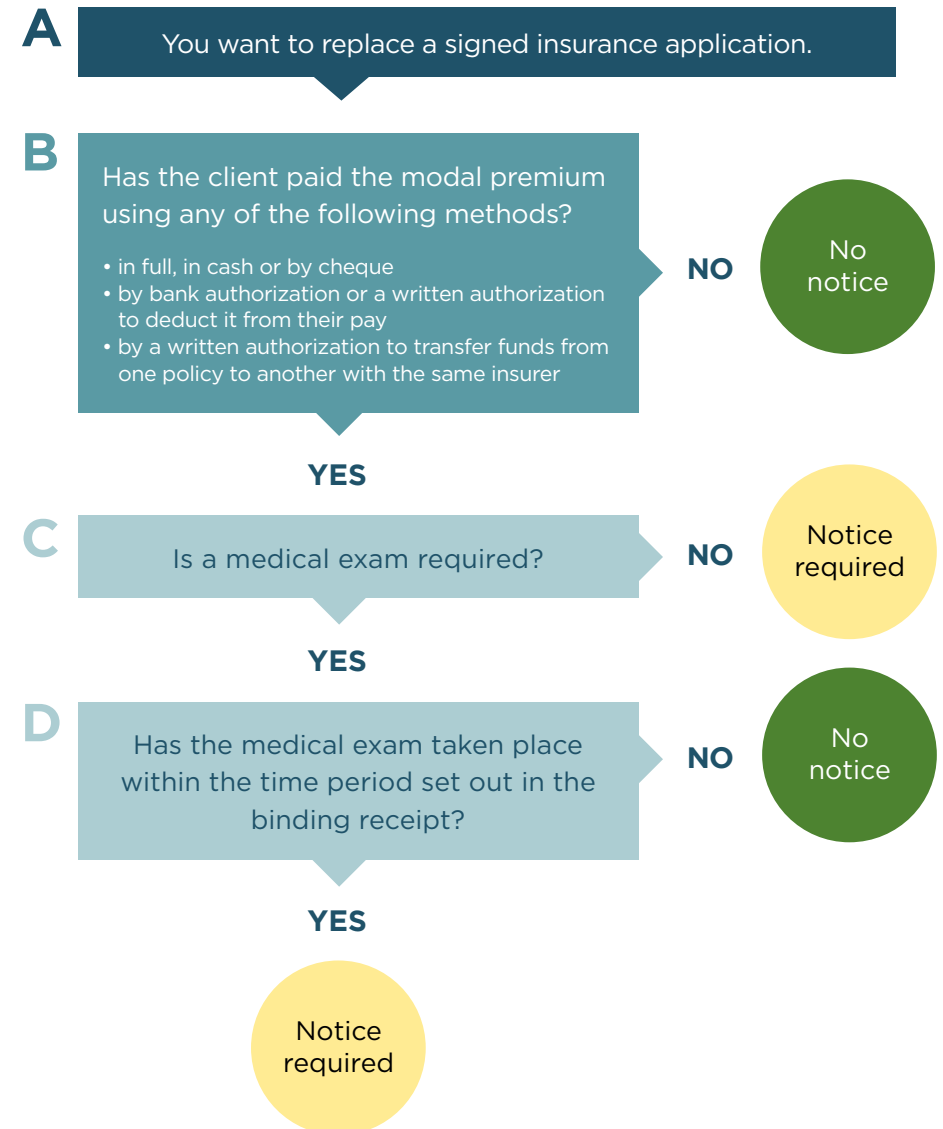


CASES

1 Existing contract

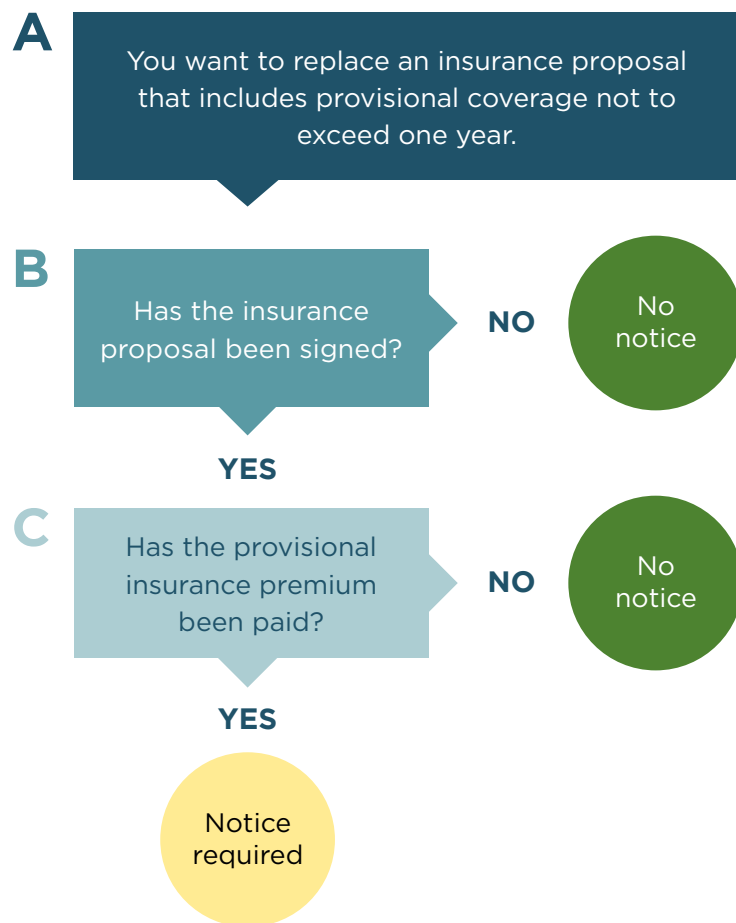


2 Signed insurance application



CASES

3 Insurance proposal that includes provisional coverage

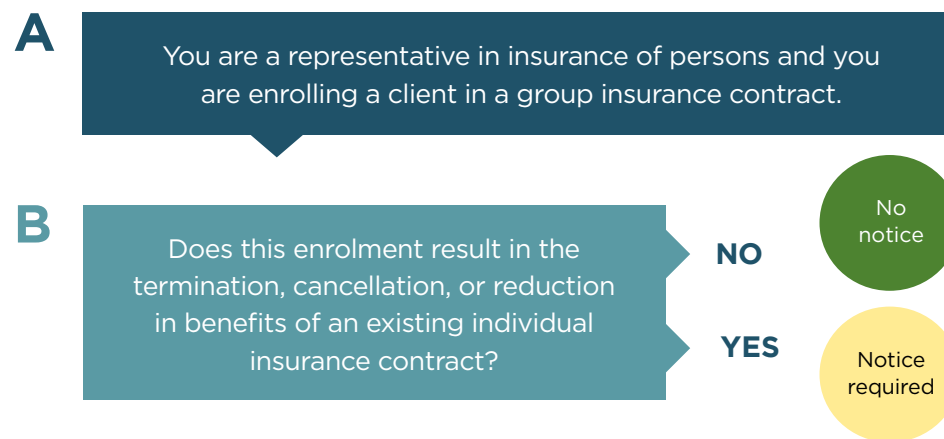


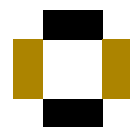
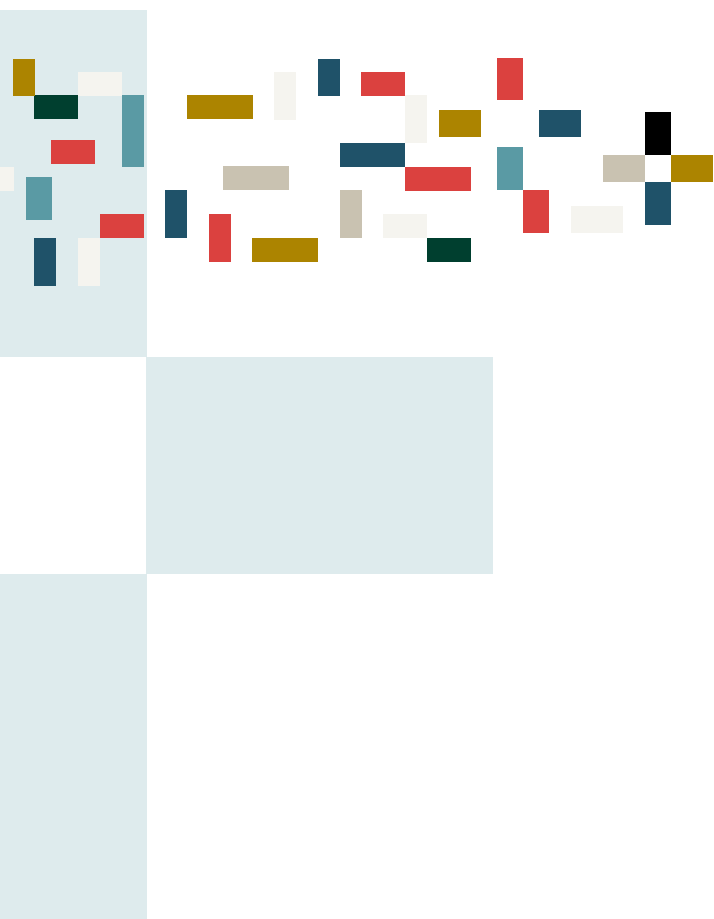
*We invite you to visit [InfoDéonto](#) for more information about this specific situation.

4 Insurance proposal with extra premium



5 Taking out a group insurance contract*





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A PLUS FOR
YOUR PRACTICE

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