



# DEPENDENT CHILD STATUS FOR A PERSON WITH A TOTAL DISABILITY OR FUNCTIONAL IMPAIRMENT

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GROUP NO.	EMPLOYER NO.	IDENTIFICATION NO.

## 1 – INFORMATION ABOUT PARTICIPANT

LAST NAME		FIRST NAME		
ADDRESS	NO.	STREET	APT.	PHONE AT HOME
CITY		POSTAL CODE		PHONE AT WORK

## 2 – INFORMATION ABOUT THE DEPENDENT CHILD

LAST NAME \_\_\_\_\_ FIRST NAME \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_  
(YEAR/MONTH/DAY)

Relationship to the participant: \_\_\_\_\_ Others (specify): \_\_\_\_\_

## 3 – QUESTIONS REGARDING DEPENDENT CHILD STATUS

If necessary, refer to Section 5 (reverse) for definitions.

Please check the appropriate box:

Does the dependent child currently reside with the participant? Yes    No

If not, where does he or she reside? \_\_\_\_\_

Is the dependent child single? Yes    No

Would the participant or his or her spouse exercise parental authority over the dependent child if he or she were a minor? Yes    No

Please inform the Insurer promptly of any changes to the three answers above.

## 4 – PARTICIPANT'S SIGNATURE

Signed at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_.

Signature \_\_\_\_\_

Keep a copy for your file and return the original copy to the Insurer

## 5 – Definitions

### **Residence**

Habitual residence should be interpreted in accordance with the ordinary. The ordinary meaning of the phrase "habitual residence" is as follows: the place where a person generally, ordinarily, permanently resides.

The concept of ordinary residence exists and has the same meaning as *habitual residence*.

A reference to the dictionary and judicial comments upon the meaning of these terms indicates that one is *ordinary resident* in the place where in the settled routine of his life he regularly, normally or customarily lives.

From this it follows that the *ordinary residence* is the place where a person regularly, normally or ordinarily lives.

For example, a student who is living in an apartment during the school year and returns to his or her parent's home every summer resides at the parent's home.

### **Dependent child**

For the purposes of the contract, the term "dependent child" means an unmarried child of the participant or the participant's spouse over whom they exercise parental authority, or would do so if the child were a minor, and for whom they provide financial support. The child must also:

- Be under the age indicated in the Insurance Proposal or Schedule of Insurance if the child is not a full-time student; or
- Be under the age indicated in the insurance Proposal or Schedule of Insurance if the child is attending a recognized educational establishment full time. In such a case, the participant must provide the Insurer with evidence that the child is registered in such an establishment at the beginning of each school year; or
- Have reached the age of majority and be afflicted with a total disability or functional impairment recognized by the competent authorities in the participant's province of residence. The disability or impairment must have begun while the child must meet one of the above criteria and must have persisted since that date. In addition, the child must reside with the participant, or the participant's spouse, who would exercise parental authority over the child or be his or her legal guardian if the child were a minor. The Insurer may request evidence of the disability or impairment at any time.

The concept of parental authority for a person other than a child belonging to the participant or to his or her spouse must be confirmed by a court judgment or by a valid will of the father or mother or by a statement on their part to such effect transmitted to the public curator.

### **Parental authority**

What is parental authority?

Parental authority is all the rights and responsibilities that parents have regarding their child.

It includes various aspects such as care, protection, education and providing food. Parents also have the right to make all decisions necessary for their child's well-being, such as deciding where he or she will live, agreeing to or refusing health care and passing on religious beliefs. Parental authority can end when a child: reaches the age of majority, or is granted emancipation\*. Parental authority or some of the rights and responsibilities can only be taken away from a parent by judicial decision.

\* Where provided by law.