

## BURIAL INSURANCE PROGRAM

The Canada Pension Plan (CPP) death benefit is a one-time, lump-sum payment made to the deceased contributor's estate. The death benefit is equal, up to a maximum of \$2,500.

From the inception of CPP, neither many Aboriginal elders, employees, past and present local government officials nor their respective employers, employees, or volunteers were able or required to pay CPP premiums. As such, their estates are not usually entitled to the CPP death or pension benefit afforded to all other Canadians. In most instances, the uninsured burial expenses are paid by the Council through general revenues. This practice causes stress on other departmental budgets as there are no line items to allow for assumed or expected mortality losses through the First Nations Funding Agreement.

**The Burial Insurance Program provides a death benefit of \$2,500, \$5,000, or \$10,000.**

Our simplified "guaranteed issuance" design ensures:

- » All community members insured regardless of health
- » No individual health questions
- » No individual underwriting applications required
- » One application submitted by Chief and Council

Enrolment is completed from community members enrollment records or the band roll, and Council is both the owner of the policy and the premium payer.

Each community will receive a single policy, an individual community certificate, and bordereaux of the community members insured.

Benefits will be paid into a designated community trust account following receipt of a death certificate as well as certification that the deceased was listed on the Band Roll and was insured.



## CONTACT US FOR A FREE QUOTE

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*Aboriginal Insurance Services Inc., (AIS) is a majority Aboriginally owned specialty Managing General Agency, providing insurance programs, products, and services tailored to Aboriginal communities and Aboriginal needs through a national network of pre-qualified partner brokers.*