

## Annex to the Policy on Sound Commercial Practices

In accordance with its firm commitment to the fair treatment of customers, Humania Assurance has established the present Claimant's Charter of Rights and Responsibilities.

If you make a claim with Humania Assurance,

You have the **right**:

- to polite, bilingual and diligent service;
- to be informed of the work done on your file and the expected time it will take to complete it;
- to know the specific reasons behind decisions that affect you;
- to benefit from the confidentiality of the personal and medical information you send us;
- when you are able to return to work, to full cooperation between your analyst and yourself and your healthcare professionals in order to find, with your employer, any accommodations to your work schedule or duties if this seems necessary;
- to request the review of any decision that is not in your favour.

You have the **responsibility**:

- to treat your analyst respectfully and calmly;
- to remain in contact with your analyst during your disability;
- to inform your analyst of any changes to your health during your disability;
- to send diligently all of the documents requested by your analyst, whether they are medical in nature (clinical notes, x-ray reports, or specialist reports), financial in nature (worker's compensation benefit details or other compensation details), or administrative (health history form);
- to collaborate with medical evaluations when requested.

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