The *Policyowner* must notify the *Insurer* of any change of address for the purpose of facilitating correspondence and the transmission of any document.

13. Payment under the *Policy*

Disability and *Critical Illness* benefits are payable to the *Insured*.

Death benefits are payable to the *Beneficiary* designated in the application or in any other document subsequently submitted to the *Insurer*.

14. Reimbursement

No cheque in reimbursement of premiums will be issued for amounts of less than twenty dollars ($20).

15. Legal Currency

Any payment under the provisions of this *Policy* will be made in the legal currency of Canada.

16. Right to Cancel

The *Policyowner* may have this *Policy* cancelled within fifteen (15) days of the date of its receipt or within sixty (60) days after the *Policy* start date. When a written and signed by the *Policyowner* cancellation request is received by the *Insurer* within these periods, any premium paid under the *Policy* will be reimbursed to the *Policyowner*.

17. Compliance with the Law

Any provision of the *Policy* that, at the effective date, does not comply with applicable legislation in the province where the *Policy* was issued, will be amended so as to meet the minimum requirements of that legislation.

18. General Provisions

The exclusions, limitations and General Provisions apply to the *Policy*, as well as to all coverages when they are relevant.

Some coverages contain exclusions and limitations specific to those coverages. These exclusions and limitations apply in addition to those indicated in the General Provisions.

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