



Your policy

Domain Assurance Group agrees to perform the benefits in accordance with the terms and conditions of this policy while this policy is in force.

MS Bonham.

Mark S. Bonham
President and Chief Executive Officer

Dated at the company's office in Toronto, Ontario on

We want to help you make the most of your digital legacy plan

If you have any questions about your policy or you require our assistance, you can:

Call us at 1-647-302-5267

Write to us at Domain Assurance Group
208-2111 Lake Shore Boulevard West
Toronto, Ontario M8V 4B2
Canada

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A Terms used in this Policy

The following describe your rights and obligations under this Policy.

We, us, our and **the Company** mean Domain Assurance Group.

You and **your** means the Policy Owner named in the Policy Schedule.

Administrative rules means the rules and procedures we establish to facilitate the administration of this Policy. We may amend our administrative rules from time to time. Any changes we make to our administrative rules will not alter any guarantee or benefit provided by this Policy.

Attained Age means Policy Owner's age plus the number of years from the Policy Date to the nearest Policy Anniversary.

Coverage means the benefit of maintaining the Policy Owner's digital legacy that is covered by the Policy upon the death of the Policy Owner.

Coverage Date means the first date Coverage is in force, subject to the terms of provision **B 1**.

Digital Legacy Benefit means the services performed and fees paid by us under the terms of this Policy.

Designated Policy Owner under this Policy means the individual on whose death the Digital Legacy Benefit is contingent.

Evidence of coverage means the information we use to determine if a Policy Owner is eligible for coverage. It may include external evidence from another party, or any other evidence of the Policy Owner's health, lifestyle, or financial circumstances.

Extra premium means an additional Premium that is payable when a Policy Owner is approved for Coverage under a particular Risk Classification. It is specified in the Policy Schedule.

In force means coverage under this Policy is in effect. This Policy must be in force for any benefits or privileges to be provided. This Policy will stay in force until the earliest of the dates listed in provision **B 3**.

Policy Owner Age means the age of a Life Insured at his or her birthday nearest to the Policy Date.

Policy Owner means the person whose digital legacy will be maintained under this Policy. Every Policy Owner is named in the Policy Schedule.

Monthly Processing Day means the same day of the month as the Policy Date.

Policy means the written contract between you and us that describes the benefits coverage on a Policy Owner. Unless otherwise stated in writing, this Policy includes benefits coverage under any Rider, amendment, or endorsement that we attach to this document.

A Terms used in this Policy

Policy Anniversary means the same day and month as the Policy Date in each subsequent calendar year that this Policy remains in force.

Policy Date means the date from which Policy anniversaries, Policy years, months, and premium due dates are determined. It is specified in the Policy Schedule.

Premium means the amount you pay to us in consideration for the benefits provided under this Policy. It is specified in the Policy Schedule.

Rider means additional benefits coverage that is attached to this Policy, as specified in the Policy Schedule.

Risk Classification means a broad category of criteria we establish in order to determine the acceptability of applicants and whether or not an offer of benefits coverage can be made and under what terms Coverage is available. Such terms may include any combination of the following: the payment of an extra premium, a reduction in the amount of benefits applied for, a restriction in the type of benefits applied for, or a denial of particular benefits pertaining to specific risks.

Service and Administration Fees means the service and administration fees disclosed to the Company by the Policy Owner at the time of application for Coverage and which are required to maintain the digital presence of the Policy Owner and/or the Policy Owner's specified accounts.

Service Provider is the company or firm that provides the services to the Policy Owner necessary to maintain the digital presence of the Policy Owner on the terms disclosed on application for this policy, or any other company or firm that has been disclosed to us prior to the death of the Policy Owner which has assumed those services on comparable terms.

Term means the number of years selected by the Policy Owner on the initial application for coverage and for which the Premium has been calculated.

Written request or **written notice** means a request or notice signed by you and received by us, in a form that is satisfactory to us. A written request is not effective until we have recorded it at our office. Any Policy change you request is subject to any payments made or other action taken by us before your request was recorded at our office.

There are additional definitions provided in the provisions of this Policy and the Riders attached to it.

B When this Policy is in force

B 1 When your Coverage begins

Subject to any change in the health of any Policy Owner, your right to Coverage under this Policy begins on the Coverage Date. For Coverage included with this Policy when it is issued, the Coverage Date is the latest of:

- a) The Policy Date;
- b) The date your first Premium is received at our office. If your first Premium is not honoured, this Policy will not take effect;
- c) The date you receive this contract or, if you reside in Quebec, the date we approve your application without modification; and
- d) The date we receive at our office all amendments, addendums and exclusions required for the Policy to take effect, signed by you.

For each additional Coverage added to the Policy after the initial Coverage Date, the Coverage Date is the Monthly Processing Day on which the new Coverage becomes effective subject to the terms and conditions of this Policy.

B 2 When your Coverage matures

If this Policy is still in force, coverage will continue until the death of the Policy Owner.

B 3 When your benefits end

Benefits under this Policy ends on the earliest of the following dates:

- a) The date upon which the Term selected by the Policy Owner expires after the death of the Policy Owner;
- b) The effective date of your cancellation, as described in provision **F 5**;
- c) The date we terminate this Policy under the terms of provision **F 6**; and
- d) The end of the grace period, if your Premium is still unpaid.

C Benefits provided by this Policy

C 1 Benefit

Upon the death of the Policy Owner, the Company agrees to pay all Service and Administration Fees required to keep the digital legacy of the Policy Owner operating and in force for the Term selected by the Policy Owner on application for the benefit.

C 2 Changing your Benefit

C 2.1 Increasing your Benefit

You may apply for an increase to your Benefit at any time, subject to our administrative rules and the following conditions:

1. Each increase will consist of an additional Coverage with its own Coverage Date. The premium rates applicable to each Policy Owner under the new additional Coverage will be based on the following:
 - a) The amount of additional Coverage;
 - b) The premium rates we then offer for this plan; and
 - c) The Attained Age of the Life Insured at the time of the change; and
2. The new Coverage will be effective on the Monthly Processing Day on or following the date we have approved your application for an increase, and we will adjust your Premium effective on that day.
3. The period within which we may contest the validity of this Policy, and the exclusion from Coverage for suicide, will apply to the additional Coverage from its Coverage Date, as described in provisions **C 5** and **F 6**.

C 2.2 Reducing your Benefit

You may request that we reduce your Benefit at any time, subject to our administrative rules and the following conditions:

1. All Premiums are paid to the effective date of the reduction.
2. The reduced Benefit will be effective on the Monthly Processing Day following the date we have received your written request. We will adjust your Premium effective on that day.
3. If we have previously approved any additional Coverage for this policy as described in provision **C 2.1**, we will reduce your Death Benefit sequentially starting with the most recently added Coverage.

C Benefits provided by this Policy

C 3 When we will begin the Benefit

We will begin the Benefit to the Service Provider upon the death of the Policy Owner, subject to the terms and conditions of this Policy, only after we receive any information we might reasonably request to evaluate the claim and evidence we consider sufficient to establish:

- a) That the Policy Owner died while this Policy was in force;
- b) The cause and circumstances of the death;
- c) The age of the Policy Owner;
- d) The right of the claimant to be paid.

We will apply similar terms and conditions to the Benefit payable under any Rider attached to this Policy.

C 4 When we will adjust the Benefit

If a Premium is due at the time of death, we will deduct it from the Benefit.

If the date of birth or sex of any Life Insured has been stated incorrectly, we reserve the right to increase or decrease any Benefit payable to the amount that would have been provided by the Premium paid using the correct age or sex. We will calculate the correct amount payable at any time after the misstatement of age or sex is discovered.

C 5 When we will not pay the Benefit

We will not pay the Benefit if any Policy Owner commits suicide, while sane or insane, within five (5) years from the Coverage Date or any reinstatement date. We will refund the Premiums paid for this Policy, from the later of the Coverage Date or the date of the last reinstatement, without interest, to you.

We will not pay the Benefit if this Policy is declared void due to a material omission, misrepresentation or fraud, as described in provision **F 6**.

D Paying your Premiums

D 1 When your Premiums must be paid

The first Premium is due on the Policy Date. If we do not receive your first Premium, or if your first Premium is not honoured, this Policy will not take effect.

Thereafter, each Premium must be paid on, or before, its due date. The amount of your Premiums is specified in the Policy Schedule.

You may change the frequency of your premium payments on any premium due date by written request and with our consent. We will accept premium payments annually, quarterly, or monthly by pre-authorized credit card payment or by any other payment method we make available at our discretion.

D 2 Grace period for paying your Premiums

If any Premium is not paid by its due date, this Policy is in default. We allow a grace period of thirty-one (31) days after the premium due date for payment of each Premium after the first. If the Premium is still unpaid at the end of the grace period, this Policy automatically terminates.

If the Designated Policy Owner dies during the grace period, before the Premium is paid, we will deduct the outstanding Premium from the Benefit.

D 3 Reinstating your Policy after it has ended due to non-payment of Premium

If this Policy terminates due to non-payment of Premium, it may be reinstated subject to the following conditions:

1. You must make a written request for reinstatement, and submit it to our office within two (2) years after the end of the grace period.
2. Every Policy Owner who has attained the age of sixteen (16) on the reinstatement date must sign the written request for reinstatement.
3. Every Policy Owner must still be suitable for coverage by our standards. You must submit evidence of your qualification for coverage and a \$50 service fee. We reserve the right to change the amount of this fee without notice.
4. You must pay each unpaid Premium from the due date of the first unpaid Premium to the reinstatement date, with interest at a rate we determine. We reserve the right to change the Premium applicable to the Policy Owner to establish his or her future Premiums.
5. The Benefit, and the benefits provided by any Riders attached to this Policy, will be in the same amount as they were on the date your Policy terminated.
6. If this Policy is reinstated, the two (2) year period for contesting the validity of this Policy and for the suicide exclusion begin anew from the date of reinstatement, as described in the provisions entitled **C 5** and **F 6**.

D Paying your Premiums

E Policyoptions

E 1 None

F Information about this Policy

F 1 This Policy is a contract between you and Domain Assurance Group

This document contains the entire contract between you and us. It includes:

- a) This Policy;
- b) Your completed application for Benefits;
- c) Any application we approve for reinstatement or to exercise an option under this Policy; and
- d) Any exclusion or other documents we attach to this Policy.

Any statement that is not part of this Policy does not bind us, and no agent or person other than an officer Domain Assurance Group can modify this Policy. Any such modification must be clearly expressed in writing and signed by two of our officers.

If for any reason we fail to enforce a Policy provision at the relevant date, we reserve the right to enforce that provision at a later date.

This Policy is non-participating. It does not share in the distribution of our surplus or profits. This Policy has no cash value and does not pay any dividends.

F 2 Your rights and privileges as the Policy Owner

As the Owner of this Policy, you may exercise all the rights and privileges the Policy provides while it is in force. These rights include:

- a) Changing your Benefit, as described in provision **C 2**;
- b) Changing the frequency of premium payments, as described in provision **D1**;
- c) Exercising any options described in provision **E 1**;
- d) Naming the Service Provider, as described in provision **F 3**;
- e) Transferring the Ownership of this Policy, as described in provision **F 4**; and
- f) Cancelling this Policy and any Rider attached to it, as described in provision **F 5**.

If there is more than one Policy Owner, all Owners must exercise their rights and privileges unanimously. Your rights and privileges may be limited by the terms and provisions of this Policy, by any applicable laws, or by the rights of any assignee.

If you are not a Policy Owner and you die while this Policy is in force, your estate will become the Owner unless you have made a written request naming a contingent Owner. You may name a contingent Owner at any time while this Policy is in force by filing a written request with us.

F 3 Naming the Service Provider

We will pay Benefit and any other amounts due to be paid under this Policy either to the Service Provider of your digital presence, or a similar Service Provider that is deemed acceptable to us and offers comparable services.

You may name a new Service Provider for this Policy or any Rider attached to it, by filing a written Change of Service Provider request with us at any time before the Policy Owner dies. Once it is recorded at our office, the change will be effective as of the date you signed the request. A Change of Service Provider request is not effective until we have recorded it at our office.

If no Service Provider is identified when the Policy Owner dies, and the Service Provider designation then in effect does not state otherwise, the Domain Assurance Group may select any Service Provider that is deemed acceptable to us and which offers the services necessary to maintain the digital legacy of the Policy Owner.

We will apply similar terms and conditions to any Service Provider designation made under the terms of any Rider attached to this Policy.

F Information about this Policy

F 4 Transferring Ownership of this Policy

You can not transfer Ownership of this Policy to another individual.

F 5 Cancelling this Policy or any Rider attached to it

You can cancel this Policy or any Rider attached to it at any time by written request.

If your last monthly Premium was paid by its due date, the effective date of your cancellation will be the Monthly Processing Day following the date we receive your request to cancel. If your last monthly Premium was not paid by its due date and remains outstanding, the effective date of your cancellation will be the date we receive your written request to cancel.

If your Premium payment frequency is annual, the effective date of your cancellation will then be the Monthly Processing Day following the date we receive your request to cancel, and we will refund the unused portion of your annual Premium.

F 6 When we will contest the validity of this Policy

We have the right to contest the validity of this Policy, or the payment of any Benefit or any other Policy benefits, if you or any Service Provider under this Policy have incorrectly stated, misrepresented or failed to disclose a material fact in the application for coverage, or in any written or electronic statements or answers provided on application for coverage.

Except in the case of fraud, we will not contest this Policy for misrepresentation after it has been in force for two (2) years during the lifetime of every Policy Owner from the later of the Coverage Date or the last date of reinstatement. If the Policy Owner dies during this two (2) year period, we can contest at any time.

When there is an indication of fraud, we can declare this Policy void at any time. Fraud includes but is not limited to a material misrepresentation made by a Policy Owner. If the Policy is declared void for fraud, we will not refund Premiums paid.

F 7 Currency

All amounts payable under this Policy, either to us or by us, are payable in Canadian dollars.

POLICY SCHEDULE

Policy Owner Name:

Policy Owner Address:

Policy Date:

Term:

Monthly Premium:

Policy Number: