



PLAN ADMINISTRATOR WEB SITE

REASONS TO REGISTER:

- Easy To Use
- Password Protected
- Access to contract and employee coverage information
- Online booklets and administration forms
- Pre-Filled claim forms
- Administration Reports
- Reference Tools at your fingertips
- Access to contact information

System Requirements:

- Internet Explorer release 5.0 or above or Netscape release 4.7 or above
- Adobe Acrobat Reader release 5.0 or above
- 128 bit Encryption

All **forms needed to register** are included :

- Electronic Administration of Policy Agreement
- Appendix A – Terms and Conditions
- Appendix B – Privacy Policy
- Plan Administrator Web Registration Form

WHAT TO DO:

Complete and return the following documents:

- Electronic Administration of Policy Agreement:

As this is a legal document it must be signed by the appropriate person(s) who is authorized to enter into a contract on behalf of the company

- Plan Administrator Website Registration Form:

This will allow the designated person(s) access to confidential employee information. This form must be authorized by the appropriate person(s) on behalf of the company.

Once we have received these documents, a userid will be sent via email to each of the people listed on the registration form.

If you have any questions, please contact our Customer Service Unit at 1-800-267-0215 or by email at group.csu@empire.ca

Information posted on the Site by Empire Financial Group is subject to change or update without prior notice. Empire Financial Group does not guarantee the accuracy, completeness or authenticity of the Site's contents, Site functionality or accurate transmission of any instructions to or from the Site.

The Policyholder and the Plan Administrator agree that Empire Financial Group and its officers, employees, agents, and affiliates shall not be responsible for any harm, loss or damage that may arise in any connection with their use of the Site. They waive all rights to hold Empire Financial Group, responsible in connection with use of the Site.

Based on the emerging nature of Internet transactions and related technology, the parties agree that these exclusions of liability are fair and reasonable, and that Empire Financial Group would not have permitted use of the Site without the Policyholder's agreement to these items.

6) Inability to Access Services

Empire Financial Group will not be responsible for any loss or damage that the Policyholder or any other person may incur as a result of being delayed or unable to access the Site for any reason whatsoever, including but not limited to technical malfunction, Empire Financial Group's failure to receive instructions and Empire Financial Group's refusal or delay in the processing of instructions for any reason.

7) Change of Terms and Conditions

Empire Financial Group may change these terms and conditions and the services provided by this Site from time to time. The Policyholder will receive prior notice of changes to the Terms and Conditions for use of the Site and will be required to agree to accept the changes on the effective date in order to continue using the Site.

8) Withdrawal of Access

Empire Financial Group will withdraw the Policyholder's access to the Site upon termination of the Policy. Empire Financial Group also reserves the right to withdraw access to the Site at any time without cause.

9) Copyright

The layout and contents of this Site are protected by copyright. Unauthorized use of the materials may violate copyright, trademark and other laws.

10) Trademark

Empire Financial Group's logo or any design used in association with our name and logo, product names and icons (where indicated) are trademarks or registered trade marks of Empire Financial Group and may not be reproduced without Empire Financial Group's permission, except for the limited purposes set out herein.



THE EMPIRE LIFE INSURANCE COMPANY

ELECTRONIC ADMINISTRATION of POLICY AGREEMENT

APPENDIX A

TERMS AND CONDITIONS

In order to access and use the Empire Financial Group EB Plan Administrator Internet Site (the "Site") the Policyholder and Plan Administrator, must accept the following terms and conditions which are binding on the Policyholder, its heirs, executors, liquidators, administrators and assigns.

1) Use of Empire Financial Group's Site

The content of the Site is provided strictly to assist the Policyholder in administering its Policy. In consideration for being provided access to the Site, the Policyholder agrees:

- a) to use the Site solely for administration of the Policy;
- b) to provide timely and accurate information to Empire Financial Group;
- c) to comply with all the Terms and Conditions set out in this document;
- d) to ensure that the Plan Administrator is aware of and agrees to comply with the obligations set out below; and
- e) that use of the Plan Administrator's identification codes (by the Plan Administrator or any person, with or without the Plan Administrator's consent) binds the Policyholder unless the Plan Administrator has previously notified Empire Financial Group that the confidentiality of such identification codes has been compromised.

2) Privacy and Confidentiality

Protecting the confidentiality of personal information is a priority at Empire Financial Group. The Policyholder and Plan Administrator acknowledges

- a) that they have reviewed Empire's Privacy code;
- b) that they are obligated to protect the privacy and confidentiality of personal information of each plan member covered under the Policy;
- c) that they will take all steps necessary to ensure compliance with the Privacy Code while using the Site;
- d) that they are responsible for any breach of these obligations;
- e) that the Plan administrator must cease any access of this Site immediately upon discontinuance of his or her duties as Plan Administrator.

3) Personal Identification Codes

The Plan Administrator will access the Site with the following identification codes:

- a) user ID code provided by Empire Financial Group; and
- b) a personal password chosen by the Plan Administrator

The Plan Administrator agrees to comply with all written Empire Financial Group instructions provided with respect to these identification codes. The Plan Administrator also agrees:

- a) that identification codes are the sole and exclusive property of Empire Financial Group and must be kept confidential at all times;
- b) that identification codes must be maintained with a high level of security to protect against theft, misappropriation, unauthorized access and unauthorized communication;
- c) to notify Empire Financial Group by telephone immediately upon learning that any or all of his or her identification codes were disclosed to, obtained by or otherwise made known to any unauthorized individual or that unauthorized use of the Site may be occurring

4) Verification of Communications

Empire Financial Group is not obligated to but may verify communication or the source of the communications over the Site before accepting them.

5) Exclusions

The Policyholder agrees and acknowledges that the Internet is not a fully secure method for the communication of information, that the privacy and confidentiality of communications over the Site cannot be guaranteed by Empire Financial Group and that Empire Financial Group shall not be responsible for any harm or loss suffered by the Policyholder, the Plan Administrator or any other person in connection with a breach of confidentiality related to access to or use of the Site.

Security safeguards also include steps to ensure that all third parties with whom we contract and who may be required to handle personal information have implemented comparable security measures.

Principle 8: Openness

Empire Financial Group will make readily available to individuals specific information about its policies and practices relating to the management of personal information.

The information made available shall include:

- the name or title, and the address, of those accountable for the company's policies and practices and to whom complaints or inquiries can be forwarded;
- the means of gaining access to personal information held by the company;
- a description of the type of personal information held by the company and a general account of its use;
- a copy of this policy and any other brochures or information that explain or elaborate upon this policy; and
- what personal information is made available to related organizations or subsidiaries.

Principle 9: Individual Access

Upon request, an individual will be informed of the existence, use, and disclosure of his or her personal information and shall be given access to that information. An individual will be able to challenge the accuracy and completeness of the information and have it amended as appropriate.

Upon request, Empire Financial Group will inform an individual whether or not it holds personal information about the individual, will permit the individual to access the information and provide an account of the use made of the information, including any disclosure to third parties (if any). Empire Financial Group may choose to make sensitive medical information available through a medical practitioner designated by the individual.

In certain situations, Empire Financial Group may not be able to provide access to all of the personal information it holds about an individual. Exceptions to the access requirement will be limited and specific, and the reasons for denying

access will be provided to the individual upon requests. Exceptions may include information that is prohibitively costly to provide, information that contains references to other individuals, information that cannot be disclosed for legal security, or commercial proprietary reasons, information that has been obtained in the course of an investigation of a potential breach of contract or fraud, and information that is subject to solicitor-client or litigation privilege.

Empire Financial Group will respond to an individual's request within a reasonable time and at minimal or no cost to the individual. The requested information will be provided or made available in a form that is generally understandable. For example, when abbreviations or codes are used an explanation will be provided upon request. If the individual requests copies of any of the documents in Empire Financial Group's file, a reasonable fee may be charged for duplication.

When an individual successfully demonstrates the inaccuracy or incompleteness of personal information, Empire Financial Group will amend the information as required. Depending on the nature of the information challenged, amendment may mean the correction, deletion or addition of information.

When a challenge is not resolved to the satisfaction of the individual, the substance of the challenge will be recorded. The individual will also be entitled to place in the file a statement as to their position and the documents they rely on in support of that position.

Principle 10: Challenging Compliance

An individual may address a challenge concerning compliance with this policy to Empire Financial Group's Compliance Officer.

Empire Financial Group will inform individuals who make inquiries or lodge complaints of the applicable complaint handling protocol.

Empire Financial Group will investigate and respond to all complaints in accordance with the applicable departmental complaint handling protocol. If a complaint is found to be justified, Empire Financial Group will take appropriate measures, including if necessary, amending its policies and procedures.



THE EMPIRE LIFE INSURANCE COMPANY

ELECTRONIC ADMINISTRATION of POLICY AGREEMENT

APPENDIX B

PRIVACY POLICY

Introduction

The protection of personal information is an integral part of doing business at The Empire Life Insurance Company ("Empire Financial Group"). Protecting personal information is important to us and this policy sets out how we collect and manage personal information in a manner that protects the personal privacy of our clients, contractors and employees.

What is Personal Information?

In this document, "personal information" means any factual or subjective information concerning an identifiable individual.

Personal information may be collected concerning a variety of individuals with whom our company does business, including from group and individual insureds, beneficiaries, employees, contractors and brokers.

Personal information can be collected in a variety of forms, including written (such as correspondence and memoranda) as well as electronic communications and records, video or audio recordings and photographs.

Examples of personal information include information concerning an individual's name, age, sex, health, personal characteristics or personal and financial circumstances. Personal information can also include such things as identification numbers (such as SIN or employee numbers), banking and income information, employment records, credit records and medical information.

Personal information does not include the name, title or business address, telephone number or e-mail address of employees of an organization.

Principle 1: Accountability

Empire Financial Group is responsible for personal information under its control and has designated an individual or individuals who are accountable for compliance with this policy.

Empire Financial Group, its employees and contractors are responsible for all personal information in their possession or control, including information that has been obtained from or transferred to a third party for processing.

A Privacy Officer has been designated as accountable for Empire Financial Group's adherence to this policy and applicable privacy statutes, regulations and guidelines. Where appropriate, the responsibilities of the Privacy Officer may be delegated to an individual or individuals within a particular business area familiar with the nature of the personal information collected within the area and any special needs the area may have concerning the protection of personal information.

Principle 2: Identifying Purposes

Empire Financial Group will identify the purposes for which personal information is being collected before or at the time that the information is collected.

Empire Financial Group collects personal information in a number of ways. For example, information may be collected on an application or claim form, during a personal interview or through other means. Prior to or at the time of collection, Empire Financial Group will identify the purpose of collection. This may be communicated in writing or orally, depending upon the manner in which the information is collected.

Persons collecting personal information are expected to be able to explain to individuals the purposes for which the information is being collected.

Empire Financial Group will not collect, use, or disclose information beyond that required to fulfil the purposes specified at the time of collection.

Unless the new purpose is required by law, before using personal information for a purpose not previously identified, the company will identify the new purpose and obtain the consent of the individual to its use.

Principle 3: Consent

Empire Financial Group must obtain the knowledge and consent of the individual to the collection, use and disclosure of personal information, except where inappropriate.

Usually, Empire Financial Group will obtain consent for the use or disclosure of personal information at the time of collection. Sometimes, consent will be obtained after the information has been collected but prior to use (for

example, when the company wishes to use information for a purpose not previously identified).

Empire Financial Group may seek consent in a variety of ways, depending on the circumstances and the type of information collected. The company will generally seek express consent when the personal information is likely to be considered sensitive (such as medical or income records).

Sometimes consent may be obtained from an authorized representative, such as a legal guardian or person holding a power of attorney.

Implied consent may be inferred in circumstances where the information is less sensitive and consent to collection, use or disclosure can be reasonably inferred.

In certain limited circumstances, personal information can be collected, used, or disclosed without the knowledge and consent of the individual. For example, legal, medical, or security reasons may make it impossible or impractical to seek consent. When information is being collected for the investigation of a potential breach of contract, the prevention or detection of fraud or for law enforcement purposes, seeking the consent of the individual might defeat the purpose of collecting the information. Similarly, seeking consent may be impossible or inappropriate when the individual is a minor, seriously ill, or otherwise incapacitated.

An individual may withdraw consent at any time, subject to legal or contractual restrictions and reasonable notice. Empire Financial Group will inform the individual of the implications of such withdrawal, which may include termination of a policy, termination of benefits or inability to process a claim.

Principle 4: Limiting Collection

The collection of personal information will be limited to that which is reasonably necessary for the purposes identified by Empire Financial Group. Information shall be collected only by fair and lawful means.

The company will not collect personal information indiscriminately. Both the amount and the type of information collected shall be limited to that which is reasonably necessary to fulfil the purposes identified.

Information will be collected in a manner that complies with the company's obligations to identify the purpose of collection and to obtain the consent of the individual to collection, use and disclosure of personal information.

Principle 5: Limiting Use, Disclosure, and Retention

Empire Financial Group will not use or disclose personal information for purposes other than those for which it was collected, except with the consent of the individual or in accordance with the exceptions set out above. Personal information will be retained only as long as necessary for the fulfilment of those purposes.

Personal information that has been used to make a decision about an individual will be retained long enough to allow the individual access to the information after the decision has been made.

Personal information that is no longer required to fulfil its purpose shall be destroyed in accordance with Empire Financial Group's Record Retention policy.

Principle 6: Accuracy

Personal information will be as accurate, complete and up-to-date as is necessary for the purposes for which it is to be used.

The extent to which personal information shall be updated will depend upon the use of the information, taking into account the interests of the individual. Information will be sufficiently accurate, complete and up-to-date to minimize the possibility that inappropriate information may be used to make a decision about the individual.

Empire Financial Group will not routinely update personal information, unless such a process is necessary to fulfil the purposes for which the information was collected.

Principle 7: Safeguards

Personal information will be protected by security safeguards appropriate to the sensitivity of the information.

Empire Financial Group has implemented security safeguards and appropriate training to protect personal information against loss or theft, as well as unauthorized access, disclosure, copying, use or modification.

Security safeguards vary depending on the nature and format of the information collected. The methods of protection include physical, organizational and technological measures designed to limit access to authorized persons, ensure the integrity of the information and protect it from unauthorized use or disclosure.



THE EMPIRE LIFE INSURANCE COMPANY

INSTRUCTIONS:

Please fill in the policyholder name and number, sign and date this agreement, and send the original to:

*The Empire Life Insurance Company
Employee Benefits
473 Counter Street
Suite 400
Kingston, ON K7M 8Z6*

ELECTRONIC ADMINISTRATION of POLICY AGREEMENT

Between

The Empire Life Insurance Company ("Empire Financial Group")
And

_____ ("Policyholder")

Re: Group Policy Number ("Policy"): _____

Empire Financial Group has created an Internet site to assist Group Insurance policyholders in the routine administration of their plans (the "Site");

Policyholder has requested that Empire Financial Group provide it with access to the Site;

In consideration of the mutual promises set out in this Agreement and for other good and valuable consideration, Empire Financial Group and the Policyholder agree as follows:

Empire Financial Group's Obligations

1. Empire Financial Group shall:
 - a. provide Policyholder with access to the Site;
 - b. exercise the standard of care that a reasonable site operator, acting in a commercially prudent manner, would utilize in managing and maintaining the Site;
 - c. provide notice of changes to the Terms and Conditions for Use of the Site in a manner that requires the Plan Administrator to accept the changes prior to continued use of the Site.

Policyholder's Obligations

2. The Policyholder shall:

- a. advise Empire Financial Group in writing of the name of the person(s) it authorizes to administer the Policy or access the Policy data via the Site ("Plan Administrator");
- b. access the Site only through its designated Plan Administrator;
- c. access the Site only for the purpose of Policy administration;
- d. notify Empire Financial Group immediately should the Plan Administrator be changed;
- e. ensure that the Plan Administrator reviews the Terms and Conditions for Use (Appendix A) and Empire Financial Group's Privacy Code (Appendix B) before beginning to use the Site;
- f. ensure that its Plan Administrator complies with the Terms and Conditions for Use (Appendix A) and Empire Financial Group's Privacy Code (Appendix B) (as either may be amended from time-to-time) when using the Site;
- g. agree that electronic acceptance by the Plan Administrator of the Site's Terms and Conditions for Use (including any amendments brought to the attention of the Plan Administrator when accessing the Site) shall be binding upon the Policyholder;
- h. indemnify and hold harmless Empire Financial Group for all claims, losses and damages (including but not limited to punitive and aggravated damages and legal costs) which result from the Policyholder's negligence, fraud or other wrongful acts in any way related to Policyholder's use or access to the Site, including any actions or failure to act on the part of the Plan Administrator.

Withdrawal of Access and Termination of Agreement

3. Empire Financial Group reserves the right to terminate this Agreement and withdraw Policyholder's access to the Site without cause or prior notice.

4. This agreement will terminate automatically on the date the Group Policy terminates.

5. The Policyholder's Obligations set out in this Agreement shall survive termination of this Agreement.

Governing Law

6. Regardless of Policyholder’s location, the Policyholder shall be deemed to use the Site in the Province of Ontario. The laws of Ontario and the federal laws of Canada (as applicable) shall govern the use of the Site and the interpretation of this Agreement.


Effective Date

- 7. This agreement shall be effective as of the date signed by both parties.
- 8. Policyholder’s access to the Site will commence once Empire Financial Group has reviewed and processed all necessary information.

Signed at _____, this _____ day of _____, 20____.

Name and title of executive signing on behalf of Policyholder <i>(please print or type name and title)</i> :	Signature of executive authorized to sign for the Policyholder:
_____	_____

Signed at _____, this _____ day of _____, 20____.

	The Empire Life Insurance Company:
	 _____ President

Please keep a copy of this Agreement, as well as the attached appendices, for your files.



Plan Administrator

Website Registration Form

Return completed form
by fax: 1-888-841-9145
by mail: Group Client Services
Empire Financial Group
473 Counter Street, Suite 400
Kingston ON, K7M 8Z6

Please complete this form in full

Company Information	
Group Name <input type="text"/>	
Empire Policy Number <input type="text"/>	Phone <input type="text"/>

Plan Administrator 1		<input type="radio"/> Add	<input type="radio"/> Remove
Last Name <input type="text"/>	First Name <input type="text"/>		
Language of Preference <input type="radio"/> English <input type="radio"/> French	Email Address <input type="text"/>		
Role Options:	<input type="radio"/> View all plans and divisions		
	<input type="radio"/> View only division number <input type="text"/>		

Plan Administrator 2		<input type="radio"/> Add	<input type="radio"/> Remove
Last Name <input type="text"/>	First Name <input type="text"/>		
Language of Preference <input type="radio"/> English <input type="radio"/> French	Email Address <input type="text"/>		
Role Options:	<input type="radio"/> View all plans and divisions		
	<input type="radio"/> View only division number <input type="text"/>		

Plan Sponsor Authorization	
<i>The authorized user(s) will be able to view all information about an employee that we have on our records, with the exception of detailed claim information and the beneficiary designation</i>	
Name (please print)	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/>
	(dd-mm-yyyy)



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