

## **Terms of Purchase**

### **Important Information**

This is not a policy. Actual terms and conditions are detailed in the certificate issued by Actra Fraternal Benefit Society (AFBS) upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review it carefully.

### **Subject to Applicable Agreements**

AFBS provides group insurance coverage to members of Participating Organizations and those within the arts who meet our definition of an artist. Participation in the plan requires continued membership with a Participating Organization or continued practice of a professional vocation of the arts. Any purchase of insurance from this Site will be subject to the applicable laws in Ontario and the terms and conditions of the certificate of insurance as issued by AFBS.

### **Customer Information**

You agree that all information you provide to AFBS in any connection with this Site is true, accurate and complete in all ways and may be relied upon by AFBS to assist with the accurate administration of your benefits. Also, you agree that any personal information provided about your family members has been given with their consent. You also agree that AFBS can contact you via phone/email to verify and confirm your identity and you authorize AFBS to use your social insurance number for identification purposes only, and to provide you with confirmation of medical premium paid under this private health services plan annually at the conclusion, of each calendar year.

### **Security**

Although our security efforts are consistent with industry practice in Canada, your complete privacy, confidentiality and security is not yet possible over the internet and therefore, cannot be guaranteed. As a result, AFBS shall not be responsible or liable for any harm or loss resulting from your transmission of any information to us.

### **Effective Date of Coverage**

Coverage is effective the first day of the month following the approval of the application and payment of premium.

### **Eligibility**

You are eligible if:

- You live in Canada at the time coverage becomes effective

- You have a valid Provincial Health Card
- You are under 71 years of age (upon enrolling)
- You are associated with a Participating Organization or meet the definition of an artist
- Your over-age dependents meet eligibility requirements (18 – 26)

Artist definition: "Artist" means a professional individual who displays or presents or aspires to display or present his or her artistic work before an audience or through any other form of public media.
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If you have any questions about the benefits or policies of AFBS, please contact AFBS.

### **Privacy**

I have read, and understand, [AFBS' Privacy Policy](#).

### **Use of Website**

I understand and acknowledge that my use of this Website is subject to [AFBS' Terms of Use](#).