



## Protect your career with

CAREERGUARD

## A friend you'll appreciate most if ever you lose Your job through no fault of your own!

**CAREERGUARD** answers *your* questions:

All cases of involuntary dismissal are covered by CareerGuard, except those that are caused directly or indirectly by intoxication, insolent behaviour, dishonesty, fraud, conflict of interest or deliberate and unwarranted disobedience. Dismissals resulting from such disasters as a nuclear energy hazard, war, riots or insurrection are also not covered by CareerGuard.

"How long before I'm eligible for any CareerGuard benefits?"

There is a minimum waiting period of 180 days before you are eligible for CareerGuard benefits. Should you happen to lose your job during this waiting period, you would receive a complete refund of your premium.

"Am I obliged to accept employment that doesn't suit me?"

No, the contract gives you the right to determine the type of job that you want. The moment you lose your job, CareerGuard consultants get together with you, by phone or in person. They help you determine the type of position for which you are best suited in terms of your special qualifications, experience and desires. They then do everything they can to help you find it.

"Do I have to apply for Unemployment Insurance benefits?"

No, not unless you wish to do so. Of course, if you did apply for UIC benefits, the compensation received would have to be deducted from CareerGuard benefits.

"What happens if my new salary is less than before?"

CareerGuard will make up the difference - up to a maximum of 25% of your previous salary. If, for example,

your former salary happened to be \$50,000 per year and you find a new position at \$40,000, CareerGuard would make up the full difference.

"What recourse do I have against my former employer for unfair dismissal?"

CareerGuard recognizes that legal action can be time-consuming and costly, not to mention uncertain as to outcome. It, therefore, goes to bat for you in the case of involuntary dismissal, assuming all the difficulties and costs associated with legal recourse. In the event that CareerGuard lawyers win a larger settlement than payments provided by CareerGuard, you would receive the difference as well.

"If the worst happens, will CareerGuard subject me to a lot of red tape?"

No. From the moment you telephone CareerGuard, you'll discover how friendly and helpful we can be. CareerGuard professionals appreciate how one feels at a time of involuntary dismissal. In fact, some of them have been through it themselves. They recognize that even the toughest executive can be left feeling very isolated.

Sure, there will be standard questions to answer and basic forms to fill out - but with a minimum of time and fuss. Compensation cheques are processed quickly and re-employment consultants set everything in motion to help you find a new position as fast as possible.

Your policy will tell you more.

As soon as your Application for CareerGuard protection has been approved, your policy will be sent to you by mail for your perusal. If you should require further information at that time, we invite you to contact the CareerGuard representative listed below.

**Your CareerGuard representative:**

Please note:

We have attempted to be as complete and accurate as possible in this brochure. However, it does not replace any of the conditions of the policy which shall be the only binding document of the Insurers.

*Littérature français: disponible sur demande*

GUARANTEE

**CAREERGUARD** guarantees to provide  
1) full salary protection to qualifying individuals as outlined in the accompanying material -up to 2 full years; 2) professional re-employment expertise; and 3) other essential services to help you conduct your job search with dignity