

## Frequently Asked Questions

### **Do I need this community protection when I already have life insurance?**

Yes, I need protection despite my life insurance. First, life has no price, then the community approach enhances human relationships. Funerals and repatriation become the business of the entire community. The contribution is not daily, weekly, monthly, quarterly, semi-annually or annually. The contribution is payable only upon the occurrence of a death within the network. No constraints are imposed on the member.

### **What is the extent of the protection offered?**

At the individual level, the protection is offered to any person regularly registered either by her/himself or by a group. Coverage must be active at the time of death and the deceased member or group must have paid all contributions. The member must be resident, citizen or visitor in the country where he is. Indeed, countries subject to protection are located in North America (Canada and USA) or Europe. In addition, a visitor is protected only if his death occurs during his stay on the above mentioned territories while a resident or a citizen is protected everywhere in the world.

### **Who can be answered in the event of death?**

The leader of the group in which the member is registered. He must be a relative of the deceased member. He must be a member himself. It must provide information to identify the deceased, where the remains are and the last wishes to be respected.

### **Who can be a beneficiary in the event of death?**

The beneficiary is the person designated by will. In the absence of a will, it is the rightful person in the order prescribed by the law of the place of death. It may be different from the respondent.

### **In which territory does a member benefit from this protection?**

To benefit from this community protection, the member must be a **resident** or **citizen** on the following continents: North America (Canada and the United States) and Europe. Moreover, no matter where his death occurs in the world, he is protected. A member with visitor status is protected if he dies in one of the European or North American territories that welcomes him during the duration of his stay only.

### **How does DDI identify the beneficiaries?**

It is the responsibility of the head of the group in which a member dies to identify potential beneficiaries and to pass on their contact information to the Office. The beneficiary must be a member himself. He must also be a successful rightful person.

### **What happens if a member who is alone in his group dies?**

If the member is in a group consisting of a single member (himself), DDI only takes care of the funeral expenses of the deceased. The remainder of the amount allocated at the time of death, if any, will remain in the DDI coffers.

### **What is the procedure to follow when you have a death in your group?**

The group leader must send a death declaration to the office. This can be done in two ways:

-With one click in the online account. In the account, go to the list tab, find the name of the deceased, go all the way to the end and click on the eye. Click on the <<Signaling death tab>> located at the bottom of the profile picture.

- By email to [secretariatddi@ddinternational.org](mailto:secretariatddi@ddinternational.org), specifying the name, first name and number of the deceased, the place of death and the name of the respondent.

Immediately received, DDI contacted the sponsor of the group and asked for the documents to validate the death, namely a death certificate, a piece of identification with a photo of the deceased member. If the information received corresponds to that recorded on the organization's register and the member meets all the requirements, the office contacts the partner funeral company closest to the place of death for the care. This partner contacts the deceased's sponsor to arrange the funeral (beer date, trip, burial place, etc.).

In the meantime, the office announces the death in the network, extracts the list of active members on the day of death, determines the share of each by dividing the amount allocated by the number of active members. The office communicates this distribution in the network and deducts the equivalent amount from each group's account. As soon as the funeral partner files the bill, the office pays it and returns the remainder of the funds to the family, if any. If the bill exceeds the amount owed or collected, the family must pay the difference. It is therefore the family's responsibility to respect the minimum and essential service provided in the contract with the funeral company.

### **If I'm the only person registered in my online profile, how will DDI be informed of my death?**

The Organization will give each member a membership card. The member must always have his membership card in the same way as his health insurance card. This card has the number to be contacted by any nearby person in case of death.

### **Does my membership or registration require a fee? If yes how much?**

To allow a quick launch of the project, the inscription is **free**, and this, until the number of registered active members attains three thousand (3000). After this period, (a onetime) statutory fees will apply, i.e. \$ 5 per member. The Board of Directors reserves the right to extend or reduce this period.

### **Should I pay an invoice monthly or quarterly?**

No, no fees are required as long as there is no death in the network. No death, no contribution! But each group must keep in their account the minimum to cover at least one death.

### **What's the group leader's account?**

By registering with DDI, each group leader has an account in which he will deposit an amount. This amount must be equivalent to at least one death per member (if there are 3 members in a group, the minimum amount deposited will be the amount to cover a death x 3). When a call for contributions is made, DDI deducts from the account the amount it will need.

### **When do I contribute to the death if I register?**

As soon as you register and a death occurs in the network, you must show your generosity by contributing to the deceased member.

### **When does my membership come into effect?**

Your membership comes into effect from the day you register online, but not coverage (which is done after the end of the probation period).

### **How do I register?**

Signing up means adding personal information (name, first name, date, and place of birth...). It takes two successive steps: first you must create a group account (have an identifier and password) and then you must add the names of the people you want to protect: yourself, family, cousins and loved ones.

### **Can I make changes to my account and the names inscribed?**

YES, you can change certain data in the group account such as your mailing address, phone number, email and password by opening the My Association tab,

NO, information about a member's identity cannot be changed as: name, first name, date and place of birth. To do so, you will need to contact the administrator by sending a request for an amendment to the Secretariat. You can delete an error-inding on the spot. After a period of time, it is best to go through the administrator to save the probation period already run.

### **Is there a period of probation or deficiency?**

Yes, once you've added your name online, your membership comes into effect and the probation period starts to run. It is 90 days for a member under 70 and 181 days for a

member aged 70 and over. Coverage begins on the 91st or 182nd (181st or 182nd) day from registration.

Exceptionally, any person registered on the launch date is instantly covered regardless of the waiting period.

### **Can I lose my community coverage?**

Yes, you can lose protection if your account or the online account of the group you belong to does not pay for an announced death in the network. It is your responsibility or that of the group to maintain, in the account a minimum amount of money equivalent to a member's share of the last death occurred. DDI will send at least one reminder before suspending any member for the calculation of future deaths. You will receive a notification of suspension and the amount due (principal plus fees) to pay to reactivate your account. If you do not pay within the statutory deadlines that will be specified in the notification, your account will be permanently deleted from the database.

You may also lose protection for other reasons under the statutes, regulations and resolutions of the Board of Directors, namely: fraud, forgery, unfulacted probation, non-matching or mistaken identity, number of members with insufficient account, etc.

### **How many people should I have in my group account?**

It depends, if you do not have a member aged 70 and over, the number of members must be at least two, you and your beneficiary. If you have a member aged 70 or over to register, the group must have at least 9 members under the age of 70. It takes 10 members under the age of 70 to add a member aged 70 and over. This allows for intergenerational groups and to consolidate the organization.

### **And if I want to register my parent 70 and over that and my family doesn't reach ten people, what should I do?**

You have to share the Filleul link in order to reach the quota.

### **How do I use the Filleul link?**

In your online interface you have a purple rectangle and a 'Copy' tab. You have to copy and share in your network. If you want the User Guide, contact an administrator by sending a message or calling by phone.

### **Why does DDI not pay all the funds raised, directly to the bereaved families to take care of the Funeral themselves?**

Just because DDI is not an insurance company. Only insurance companies are entitled to pay the amount of insurance to beneficiaries. DDI's core mission is to assist members and members in the event of death, ensuring the cost of death. Thus, DDI ensures that members receive adequate and fair treatment, and above all that the deceased is truly

buried in accordance with his last will. It is this concern to fulfill the last will of the deceased by giving him a dignified return to his last home that forms the basis of DDI's mission. Therefore, when these funeral expenses are insured at a lower cost, the remainder is simply handed over to the family without any other conditions, in view of the principle of fairness.

**What happens if I decide to change the group I belong to join another one still in the network?**

You have the right to change groups. The new group will have to submit a transfer request with your agreement. Make sure your old group has deleted you from their account. Make sure you have no unpaid bill with that group. You will not lose your seniority. No new waiting period will apply to you.

**Can a member be covered during his or her waiting period?**

No, each registered member is subject to a period of probation or deficiency that begins to run on the day of registration depending on the age category. **A member can only receive coverage after the waiting period.** This eliminates any deliberate intention to take undue advantage of the services of the Organization.

Age Category	Probation Period	Coverage
<b>Ages 0-69</b>		
Healthy member	90 days	100% after probation from the 91st day
Member suffering from a long illness	180 days	100% after probation from the 181st day
<b>Age 70 and over</b>		
Health status confused	180days	0% the first 180 days 25% from the 181st day to the 365th day 50% from the 366th day to the 456th day 75% from 366th day to 730th day 100% from the 731st day

**Which payment method is accepted by the organization?**

Only online payment by debit card, credit (Visa, master card American Express ...) is accepted. Exceptionally, another method of payment may be authorized at the request of the member or group.

**Can I pay my contributions in installments?**

In the event of death, contributions are due within 72 hours of the call for contributions to members, groups and members of the network. Each member, group or member must at

all times have a minimum amount of money for at least one death in her/his account. The withdrawal will be done automatically and the member, group will be notified instantly.

### **Can I pay in advance for several years?**

No, DDI does not require payment in advance. The principle remains that there will be no payment as long as there is no death. The account was created just to facilitate the collection in real time, in order to face the obligations opposite the funeral partner. DDI advocates depositing, into the account the minimum amount to cover a few cases (or at least one case). You will be able to fund the account as the deaths occur in the network. In addition, the manager / administrator of a group may decide to ask its members for more than one payment and deposit to the account to meet the obligation in real time.

### **What happens if I do not pay my contribution by the due date?**

You will lose your status as a member / group, which will result in the loss of coverage of all your members with the subsequent consequences that goes with the loss of protection for an individual. You will receive a correspondence from the DDI Management Committee informing you of your status.

### **How can I reintegrate the organization after a lapse?**

You must pay all due contributions plus penalties. This payment must be made within one year while your account still exists in the system. If the account has already been deleted, you must pay and observe again a probationary period that will apply to you and to all of your members. A new registration of a fallen member / group without the prior payment of the debts is considered fraud and will be treated as such in accordance with the statutes.

### **Can I cancel the membership of my group?**

Yes, by sending a signed letter and a list of all group members to the DDI office indicating your intention to terminate your group membership.

### **Who can report a death to the DDI office?**

Only the declaration of the representative whose name is registered in the group profile in the system is valid. If it is a group of a person, the declaration of death may come from any close individual or a doctor. This statement must be in writing. For reasons of celerity, it's recommended that, the deceased representative should send an email to this email address [president@ddinternational.org](mailto:president@ddinternational.org). The declarant must indicate the full name, the registration number, the place of death and the responsible person to contact. After validation of the death, the Bureau will publish a death notice in the network.

### **Is there a deadline to notify a death?**

Yes, as soon as the participant is dead (24 hours) or as soon as it's confirmed (24 hours), the DDI office must be informed. Regardless of the circumstances of the death (illness, accident, drowning, disappearance ...), the unavailability of the body due to a police investigation or legal proceedings, the DDI Office must be informed as soon as possible (24 hours from the time it's known).

### **What is the validation of a death?**

This is to corroborate /cross-reference the information received from the registrant with the information entered in the Organization's computer system from the date the deceased member became active member. For reasons of security and guarantee against any fraud, a systematic reproduction of the database is saved and ensures the accuracy of the identity of the deceased member before any death notice is released and contributions made by all active members of the all network.

### **What is fraud?**

It is any attempt, intention or deliberate act of a group or member to take undue advantage of the Organization. For example, forcing the modification of the data in the system, wanting to bypass the probationary time by replacing an existing name by another name. Fraud is also defined as any action intended to derive an undue advantage from the services offered, intentionally bypassing the statutes, texts and regulations of DDI.

### **What happens if fraud is detected?**

Any group or member involved in a fraud against the Organization automatically loses membership, protection and can no longer be part of the Network. Any decision in this direction will be taken by the CA after analysis of the situation.

### **If I make a mistake when registering a member, how can I correct it?**

It's simple, if you notice that there's a mistake immediately after entering the member's information, just delete the member's registration and start again. If it has been several days since the registration was made, you should definitely contact the DDI Office ([secretariatddi@ddinternational.org](mailto:secretariatddi@ddinternational.org)) for technical support to make the correction. You will be informed by email immediately. This allows the member to keep his or her status active or to keep the number of days of probation already incurred if he or she is on probation.

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