



**COMBINED DISABILITY \$**

# Accident & Sickness

**You are ready to save your spot**

An insurance policy that pays benefits directly to you when an accident or sickness prevents you from working.



# What would you do if an accident or illness kept you away from work for weeks, or even a few months?

Did you know one in seven Canadians will have a disability that limits their daily activities?<sup>1</sup>

And, if your family depends on your paycheque, you'll need cash to help cover your expenses, such as mortgage or rent, car payments, and childcare.


With Combined Disability, benefits are paid directly to you to use as you wish to help pay expenses or everyday bills so you can focus on your recovery.

These policies pay up to \$3,000 per month, starting the first day you can't work.

You Decide Which Coverage Is Right for You

Both Accident & Sickness\*  

Accident Only 

Sickness Only 

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<sup>1</sup> Statistics Canada. "A profile of persons with disabilities among Canadians aged 15 years or older, 2017."

\* Accident policy and Sickness policy are two separate insurance policies.



## Before We Continue, Let's See if You Qualify

Have you had or received any medical advice or treatment within the last five years for the following:

- ∞ Heart attack, angina, atrial fibrillation, congestive heart failure, coronary artery disease that required bypass surgery, a stent or angioplasty, or a heart valve replacement?
- ∞ Stroke or transient ischemic attack (TIA)?
- ∞ Cancer, melanoma, Hodgkin's disease, or leukemia?
- ∞ Multiple sclerosis, cystic fibrosis, muscular dystrophy, or Down's Syndrome?
- ∞ Alcoholism or drug addiction?
- ∞ Diabetes that requires insulin or diabetes that was diagnosed prior to age 40?
- ∞ HIV or AIDS?

∞

What is your height and weight?

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# Then, See What Monthly Benefit Amount You Qualify For

If you're currently employed, match the monthly benefit amount to your gross annual income:

TO QUALIFY FOR A MONTHLY BENEFIT	YOUR GROSS ANNUAL INCOME REQUIREMENT IS...
\$500 \$750 \$1,000 \$1,250* \$1,500*	N/A
\$1,750* \$2,000* \$2,250* \$2,500*	\$15,000 or higher
\$2,750* \$3,000*	\$20,000 or higher
	\$25,000 or higher
	\$30,000 or higher
	\$35,000 or higher
	\$40,000 or higher
	\$45,000 or higher
	\$50,000 or higher
	\$55,000 or higher
	\$60,000 or higher

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\* Requires income verification.

# Because Suffering From an Accident or Sickness Can Also Hurt Your Income

No one plans on getting hurt or sick and some of us can only manage a day or two without pay. The extra protection from Combined Disability works to safeguard your income.

## The Combined Disability Plan:



Pays up to \$3,000 a month for each accident or sickness, starting the first day you can't work.



Pays up to \$3,000 a month if you are partially disabled for a maximum of 30 days.



If you still cannot work full-time after Total Disability, the Return to Work benefit pays you up to \$1,500 for a maximum of 30 days.

Note: The information contained in this presentation only applies if you purchase both the Accident coverage and Sickness coverage.

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COMBINED DISABILITY \$ ACCIDENT & SICKNESS



Protects you from any accident whether:

- In a car, bus, taxi, truck, train, motorcycle, boat, ATV, or any recreational vehicle
- Hunting, fishing, or participating in any sport or recreational activity



Covers you during any sickness, such as:

- Cancer
- Stroke
- Appendicitis
- Kidney stones
- Pneumonia
- Heart attack
- Crohn's disease
- Arthritis
- Multiple sclerosis



Covers you regardless of your occupation or hobbies,\* 24 hours a day, 7 days a week, 365 days a year.



Pays benefits directly to you in addition to benefits provided by any other insurance policy, Workers' Compensation, or any government employment insurance program.



If selected, returns 50% or 100% of your premium, less claims paid, after being in force for 20 consecutive years or upon death after being in force 10 consecutive year, subject to policy terms and limitations.

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\* Exclusions may apply.

Note: The information contained in this presentation only applies if you purchase both the accident coverage and sickness coverage.

# The Combined Disability Plan Covers You in Four Important Ways

01

BENEFIT	BENEFIT AMOUNT*
Total Disability (up to 6 months)	Up to \$3,000** a month

We will pay a benefit directly to you up to \$3,000 a month for up to 6 months if your accident or sickness results in Total Disability.

Also, we will pay you an additional monthly disability benefit for each additional year your policy is in force at the time you become disabled for a total maximum of 24 months, including the 6-month base benefit.

For example, if you suffer Total Disability during your 12th policy year, we will pay an additional 12 months of benefits for a total of 18 months.

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\* Based on Annual Gross Income.

**COMBINED DISABILITY \$ ACCIDENT & SICKNESS**

This is how your benefit period grows over time. The longer you have the policy, the bigger the benefit.

POLICY ANNIVERSARY YEAR	BASE BENEFIT PERIOD	ACCUMULATION BENEFIT PERIOD	NEW TOTAL BENEFIT PERIOD
1 6 12 18	6 months	+ 1 month	7 months
	6 months	+ 6 months	12 months
	6 months	+ 12 months	18 months
	6 months	+ 18 months	24 months

After 18 years, the Total Disability benefit is 24 months, as seen below.

YOUR ANNUAL GROSS INCOME (OR HIGHER)	YOUR BASE MONTHLY BENEFIT (UP TO SIX MONTHS)	YOUR TOTAL DISABILITY BENEFIT (FOR SIX MONTHS)	ACCUMULATION BENEFIT FOR 18 YEARS (ADDITIONAL 18 MONTHS)	TOTAL BENEFIT (24 MONTHS OF TOTAL DISABILITY)
\$15,000	\$750/month	\$4,500	\$13,500	\$18,000
\$25,000	\$1,250/month	\$7,500	\$22,500	\$30,000
\$30,000	\$1,500/month	\$9,000	\$27,000	\$36,000
\$40,000	\$2,000/month	\$12,000	\$36,000	\$48,000
\$60,000	\$3,000/month	\$18,000	\$54,000	\$72,000

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02

**BENEFIT** **BENEFIT AMOUNT\***

**Partial Disability (for a maximum of 30 days)** Up to \$3,000\*\*

We will pay a benefit directly to you of up to \$3,000 per accident or sickness if you should become partially disabled, for up to 30 days.

TCN

03

**BENEFIT** **BENEFIT AMOUNT\***

**Return to Work (for a maximum of 30 days)** Up to \$1,500\*\*

We will pay a benefit directly to you of up to \$1,500 per accident or sickness if you are partially disabled following Total Disability for up to 30 days.

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04

**BENEFIT** **BENEFIT AMOUNT\***

**Return of Premium Rider (optional)** Up to 50% or 100% of the initial premium paid for policy and rider, less any claims paid



We will return up to 50% or 100%\*\* of your initial premium payments, less any claims paid, after the policy and this rider are in force for 20 consecutive years, or in the event of your death if the policy and this rider have been in force for at least 10 consecutive years.

Prospects between age 16 to 54 only

\* Based on Annual Gross Income. \*\* Benefit is as per your selection on the application for insurance.

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Like any insurance policy, it is important to understand what we don't cover.

EXCLUSIONS AND LIMITATIONS	 ACCIDENT COVERAGE	 SICKNESS COVERAGE
An accident/injury		X
A sickness	X	
Loss caused by a pre-existing condition is not covered for the first 24 months the policy is in force	X	X
War or act of war, declared or undeclared	X	X
Mental illness or substance use disorder		X
Any pregnancy and childbirth, unless the pregnancy or childbirth begins after 10 months from the effective date. After 10 months from the effective date, any pregnancy and childbirth will be treated as any other Sickness		X
Cosmetic or elective surgery which is not deemed to be medically necessary	X	X
Preventative routine diagnostic procedures, screening or testing	X	X
Suicide or intentionally self-inflicted injury	X	
Misuse of medication, drugs or intoxicants, or having a blood alcohol level above the legal limit	X	
Committing a criminal act or while in prison	X	
Medical or surgical treatment/complications from the treatment, except when as a direct result of an injury	X	X
Participation as a paid professional in sports, or participation in any organized motorized contest of speed, or racing of any kind, or other hazardous activities such as scuba diving, rock or cliff climbing, mountaineering, base jumping, caving, boxing, sky diving, parachuting, wingsuit flying, hang-gliding, bungee jumping, parkour, motocross, jumping any type of motorized vehicle, rodeo, or any type of mixed martial arts	X	

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**IMPORTANT NOTES**

- This policy is Guaranteed Renewable until age 75, at which time it terminates. Your policy will not be cancelled due to the number of claims you file.
- The Company may increase your premium, but only if we change everyone within the same class (for example, all policyholders with this product in the province).
- Any loss must begin, or be prescribed or scheduled, within 90 days of the accident.

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Note: This is a brief description of the policy. See the policy for complete details of definitions, benefits and exclusions/limitations.

# How Combined Disability Plans Will Work for You



- ∞ Pays benefits directly to you when you need it most
- ∞ Pays in addition to other benefits you receive
- ∞ Protects you with up to six (6) full months of coverage, which increases one month per year for every year in force up to 24 months
- ∞ Affordable protection that helps you take care of yourself and your family
- ∞ Your policy is guaranteed renewable until age 75, at which time it terminates, so your policy will not be cancelled due to the number of claims you file
- ∞ Gives you peace of mind when you need it most so you can focus on getting better
- ∞ The service, strength, and security of our company has protected generations of satisfied customers since 1922

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# Benefits are paid directly to you so you can use the cash as you wish to help pay for unexpected expenses like:

- ∞ Loss of income
- ∞ Mortgage or rent
- ∞ Loan and credit card payments
- ∞ Children's education
- ∞ Groceries or utilities
- ∞ Household help
- ∞ Unpaid medical bills

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