

WHY APPLY FOR CREDIT INSURANCE?

Insurance is the most effective tool to protect you, your family or your business when the unexpected occurs. Premature death, serious illness, or a disability that keeps you from work can have a serious impact on what you have built.

But what if your health or lifestyle makes it difficult to qualify?

Now is the time to choose coverage that is approved immediately without the conventional tests and delays.

Choose Insurance Without Medical Exam from Humania Assurance.

Protect your financial commitments

- House or condo (loans or home equity lines of credit, including school and property taxes)
- Vehicle loans or leases
- Rent
- Student loan
- Other obligations

Only **6 eligibility questions**

Get a quote online at

WWW.WITHOUTMEDICALEXAM.CA

Coverage offered



TERM LIFE INSURANCE COVERAGE

Coverage from \$5,000 to \$300,000
10- or 20-year terms
Guaranteed renewal until age 80



TERM CRITICAL ILLNESS COVERAGE

Coverage from \$5,000 to \$100,000
10- or 20-year terms
Covers Heart Attack, Cancer, Stroke and Coronary Surgery
Guaranteed renewal until age 65
Return of premium on death benefit included
Premium Refund Rider (75% after 20 years) available



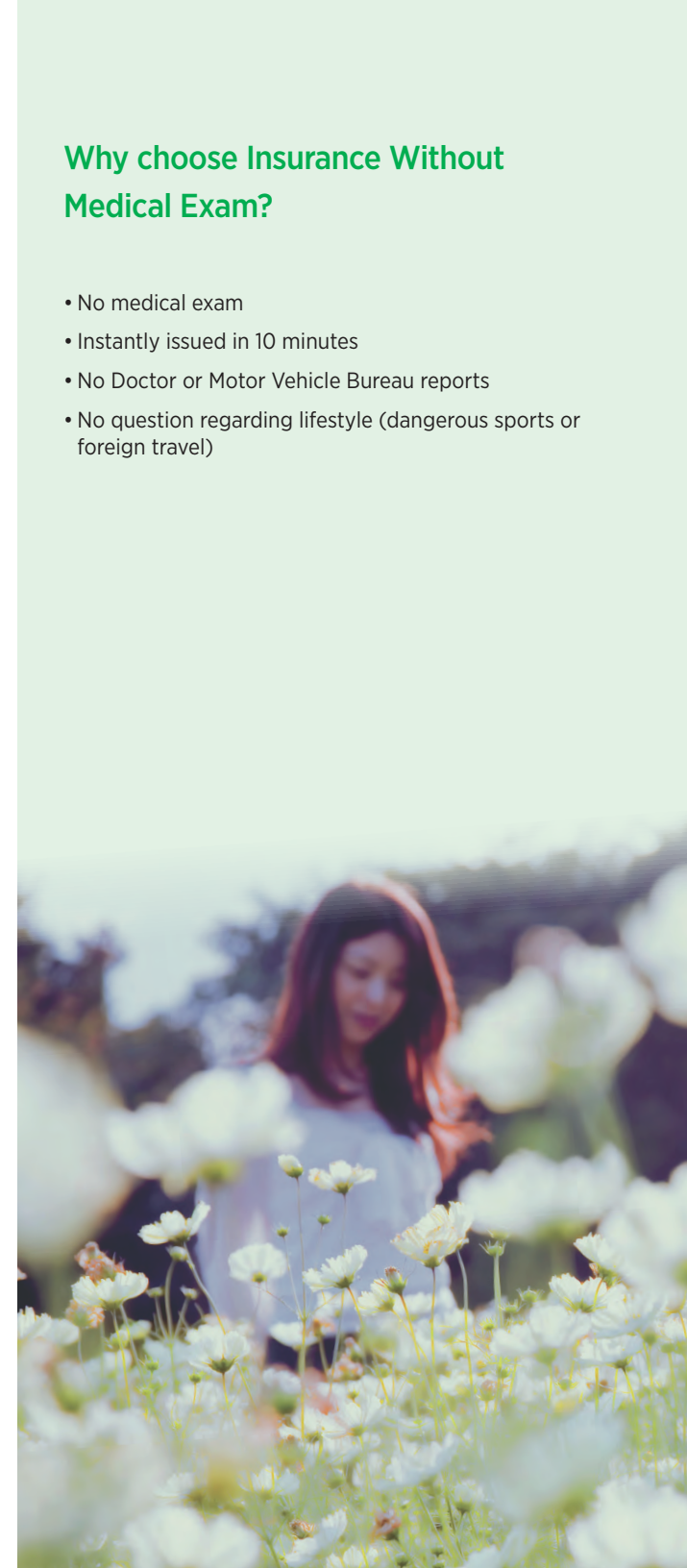
TERM DISABILITY DEBT INSURANCE COVERAGE

Coverage from \$400 to \$2,500*/month for 12 or 24 months
10- or 20-year terms
Retroactive benefit included
Guaranteed renewal until age 65
Premium Refund Rider (75% after 20 years) available

*Maximum combined disability coverage may not exceed \$2,500/month. See contract for details.

Why choose Insurance Without Medical Exam?

- No medical exam
- Instantly issued in 10 minutes
- No Doctor or Motor Vehicle Bureau reports
- No question regarding lifestyle (dangerous sports or foreign travel)



Credit insurance advantages

Credit insurance by Humania Assurance – Insurance Without Medical Exam enables the hard-to-insure to honour their financial commitments and maintain their lifestyle without depleting their savings. In the event of death, this form of insurance enables policyholders to cover their loans, thus freeing their loved ones from financial burdens.

Finally, an instantly issued, simple and flexible option for the **hard-to-insure**.

The solution that covers whatever life throws at you

Life insurance, to pay your debts

- Relieve your loved ones of your debts and taxes in the event of premature death.
- Leave an inheritance.

Critical illness insurance, to help your recovery

- Reduce your financial stress and focus on getting better without depleting your savings:
 - have access to private health care;
 - replace the income of a spouse;
 - pay additional expenses associated with an illness.

Disability insurance, to protect your assets

- Receive your disability benefit even if you qualify for group insurance or government benefits.
- Alleviate the stress of your financial obligations.

Contact your advisor



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4400-069-en - Rev. 09/2018

-IWME- CREDIT INSURANCE

Credit insurance designed
for hard-to-insure people

Web Solution

