



# WEB SOLUTIONS PERFECT FOR NON FACE-TO-FACE SALES

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## TERM INSURANCE

Life, Critical Illness, Disability Income  
and Disability Debt



**HUMANIA**  
ASSURANCE<sup>MD®</sup>

INSURANCE WITHOUT  
MEDICAL EXAM

### SIMPLIFIED ISSUE (GOLD, SILVER & BRONZE)

#### ✓ MAIN FEATURES

- Issue age:
  - 18 to 70 years for life insurance
  - 18 to 55 years for critical illness and disability insurance
- Available amounts:
  - Life insurance:
    - o T10 and T20: from \$5,000 to \$500,000\*
    - o T100: from \$5,000 to \$100,000\*
  - Critical illness insurance: \$5,000 to \$100,000
  - Disability income insurance: \$400 to \$2,500 per month
  - Disability debt insurance: \$400 to \$2,500 per month
- Available terms: T10, T20 or T100
- Pre-existing clause (12 or 24 months)
- Return of premium option for critical illness and disability insurance:
  - 75% after 20 years without a claim
- T10 and T20 Life Insurance: Guaranteed renewal to age 80
- Disability and Critical Illness Insurance: renewal guarantee up to age 65
- Conversion privilege: Life Insurance Term 10 or 20 years up to 65 years old

\* Combined maximum for temporary and permanent Life insurance cannot exceed \$500,000 for the Gold and Silver premiums and \$300,000 for the Bronze premium.

#### 🎯 TARGET MARKET

- Declined clients
- Difficult-to-insure clients

#### 👍 HIGHLIGHTS

- 6 eligibility questions (verifiable online)
- No medical exam required
- No questions on height or weight\*\*
- No automobile or medical reports
- No questions on dangerous sports
- No questions on foreign travel
- No questions on type of employment
- Issued instantly
- Monthly credit card payment option available with no extra fees
- Temporary residents, less than 3 years, accepted\*\*\*
- Generous commission
- No deferral period

\*\* For T10 and T20 Life insurance request over \$300,000, height and weight question will be asked.

\*\*\* Life insurance (T10-T20-T100) offer is limited to a combined maximum of \$100,000.

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## THE PERFECT SOLUTION FOR DECLINED CLIENTS

High-risk occupations  
Extreme sports  
Criminal records  
Awaiting test results  
Drug and alcohol abuse  
Cardiovascular  
Cancer history  
Diabetes  
HIV



**HUMANIA**  
ASSURANCE MD®

INSURANCE WITHOUT  
MEDICAL EXAM

## GUARANTEED ISSUE (COPPER)

### ✓ MAIN FEATURES

- Issue age:
  - 18 to 70 years for life insurance
  - 18 to 55 years for critical illness and disability insurance
- Available amounts:
  - Life insurance:
    - o T10 and T20: from \$5,000 to \$100,000\*
    - o T100: from \$5,000 to \$100,000\*
  - Critical illness insurance: \$5,000 to \$50,000
  - Disability income insurance: \$400 to \$1,250 per month
  - Disability debt insurance: \$400 to \$1,250 per month
- Available terms: T10, T20 or T100
- Deferral period (24 months)
- Return of premium option for critical illness and disability insurance:
  - 75% after 20 years without a claim
- T10 and T20 Life Insurance: Guaranteed renewal to age 80
- Disability and Critical Illness Insurance: renewal guarantee up to age 65
- Conversion privilege: Life Insurance Term 10 or 20 years up to 65 years old

\* Combined maximum for temporary and permanent Life insurance cannot exceed \$100,000 for the Copper premium.

### 🎯 TARGET MARKET

- Declined clients
- Difficult-to-insure clients

### 👍 HIGHLIGHTS

- No medical exam required
- No questions on height or weight
- No automobile or medical reports
- No questions on dangerous sports
- No questions on foreign travel
- No questions on type of employment
- Issued instantly
- Monthly credit card payment option available with no extra fees
- Temporary residents, less than 3 years, accepted\*\*
- Generous commission

\*\* Life insurance (T10-T20-T100) offer is limited to a combined maximum of \$100,000.

NEW

## TERM INSURANCE

Life, Critical Illness, Disability Income  
and Disability Debt

## THE PERFECT SOLUTION FOR DECLINED CLIENTS

High-risk occupations  
Extreme sports  
Criminal records  
Awaiting test results  
Drug and alcohol abuse  
Cardiovascular  
Cancer history  
Diabetes  
HIV

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## INCOME INSURANCE - ACCIDENT & SICKNESS



### MAIN FEATURES

- Issue age: 18 to 64 years
- All occupations are eligible
- No limitations for home-based and self-employed workers
- Offer for unemployed, part-time, seasonal, students and retirees: \$1,000/month
- No coordination or integration up to \$2,500/month for 36 months
- Premium: Guaranteed for the first 5 years
- Critical Illness included
- 1<sup>st</sup> day hospitalization

### TARGET MARKET

- For self-employed workers and business owners
- For seasonal workers, part-time workers, students and retirees

### HIGHLIGHTS

- E-application with tele-interview
- 3 distinct plans
- Game-changing features
- Monthly credit card payment option available with no extra fees
- 20-Year Premium Refund Benefit available (50%, 75% and 100%)

## DISABILITY INSURANCE (ACCIDENT AND SICKNESS) SIMPLE, ACCESSIBLE AND COMPETITIVE

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No occupation refused  
3 distinct plans  
E-application with tele-interview

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## ✓ MAIN FEATURES

- Issue age: 18 to 64 years
- From \$500 to \$10,000 maximum. Non-integrated, non-coordinated
- No occupation refused
- Type of expenses: Personal, business and overhead expenses: Rent, mortgage, credit card (min), car, municipal and school taxes
- **See the complete list in the documents section at [paymentinsurance.ca](http://paymentinsurance.ca)**
- No limitations for home-based and self-employed workers
- Level premium until age 65 and guaranteed for the first 5 years of the contract
- Guaranteed renewable to age 100

### Additional option Term Life Insurance

- Term 10, Term 20 and Term 65
- Issue Age:
  - Term 10: from 18 to 55 years old
  - Term 20: from 18 to 45 years old
  - Term 65: from 18 to 60 years old
- From \$100,000 to \$1,000,000 maximum (based on the Insured's age and chosen DI benefit amount)
- Guaranteed premium for the chosen Term
- Conversion allowed up to 65 years old

## 🎯 TARGET MARKET

- Anyone with financial responsibilities who works at least 35 weeks a year and 21 hours a week
- Self-employed/home-based workers
- Business owners
- Term Life perfect for the mortgage market

## 👍 HIGHLIGHTS

- Wide range of payments eligible for reimbursement
- Possibility of two coverages in a single contract\*
- Offer that is up to date with the economic reality
- Proof of payment required only when claim is made
- 20-Year Premium Refund Benefit available (50%, 75% and 100%)
- Additional Insurance Option
- Monthly credit card payments

### Life insurance highlights

- Competitive premium
- Online application for DI and Life simultaneously
- Underwriting based on DI request
- No additional medical requirements
- 2 separate contracts will be issued
- Discount applicable on the purchase of a Prohealth - Payment Insurance contract and a Term Life Insurance contract

\*Business payments and overhead expenses

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## PAYMENT INSURANCE - ACCIDENT AND SICKNESS

## TERM LIFE INSURANCE



# DISABILITY INSURANCE THAT COVERS A WIDE RANGE OF PAYMENTS AND FINANCIAL OBLIGATIONS AND AN IDEAL LIFE INSURANCE FOR THE MORTGAGE MARKET

Broad coverage of personal and business payments  
and overhead expenses

Possibility of two coverages in a single contract\*

From \$500 to \$10,000 maximum.

Non-integrated, non-coordinated

All occupations accepted

Competitive premium

Benefit amount ranging from \$100,000 to a  
maximum of \$1,000,000 (based on the Insured's  
age and chosen DI benefit amount)

2 separate contracts will be issued (DI and Life)

## INCOME INSURANCE - ACCIDENT



### ✓ MAIN FEATURES

- Issue age: 18 to 69 years
- No occupation refused
- Only one Health question
- Offer for unemployed, part-time, seasonal workers, students and retirees: \$1,000/month
- No limitations for home-based and self-employed workers
- More flexible rules for temporary residents
- No proof of income required at application
- Renewal: guaranteed to age 100
- Employment Stability Discount available
- Competitive pricing

### ★ INCLUDED AS STANDARD

- 1<sup>st</sup> day hospitalization Included for Waiting Period of 90 days or less
- Partial disability for 6 months included
- Coordination: minimum guaranteed Up to \$2,500/month for 36 months
- Premium: guaranteed for the first 5 years

### 🎯 TARGET MARKET

- For Self-employed and Business owners
- For Seasonal workers, Part-time workers, Students and Retirees
- For hard to insure people (health, lifestyle, and occupation)

### 👍 HIGHLIGHTS

- 100% Web solution
- Without medical exam
- Instant issue
- Monthly credit card payment option available with no extra fees
- 20-Year Premium Refund Benefit available (50%, 75% and 100%)

**DISABILITY  
INSURANCE  
(ACCIDENT)  
NO MATTER  
THE OCCUPATION**

No occupation refused  
Only one health question

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## ✓ MAIN FEATURES

### Cancer insurance

- Issue age: 15 days to 80 years
- Available amounts: \$5,000 to \$75,000
- Available terms: T10
- Premiums: Guaranteed for first 10 years
- Available options: Five critical illnesses (stroke, heart attack, coronary bypass, coma, paralysis)
- Duration of contract: Non-cancellable until age 90

### Hospitalization insurance

- Issue age: 15 days to 80 years
- Available amounts: \$25 to \$150 per day
- Premiums: Not guaranteed
- Available options: Accident or Accident and Sickness
- Duration of contract: Automatic renewal up to age 100

### Medical expense insurance

- Issue age: 15 days to 75 years
- Available amounts: \$10,000 for life for all covered expenses
- Premiums: Not guaranteed
- Available options: Accident or Accident and Sickness
- Duration of contract: Automatic renewal up to age 80

## 🎯 TARGET MARKET

- Young retirees
- Baby boomers
- Self-employed workers
- Individuals without or no longer with any group insurance
- Clients who wish to increase group insurance

## 👍 HIGHLIGHTS

- 21 eligibility questions for all products (verifiable online)
- Issued instantly
- No medical exam required
- Digital contracts in plain language
- One platform, several products
- Monthly credit card payment option available with no extra fees

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## TERM INSURANCE

Cancer, Hospitalization &  
Medical Expenses



# CANCER INSURANCE THAT STANDS OUT

**15% of the chosen amount**  
payable to the beneficiary in the event  
of cancer or non-cancer related death.

**15% of chosen amount**  
payable to the insured in the event  
of a minor cancer that is not life-threatening.

## TERM LIFE INSURANCE

Available Options: Critical Illness  
and Disability Debt



### MAIN FEATURES

- Issue age: 18 to 70
- Available amounts: \$50,000 to \$5,000,000
- Available terms: T10, T15, T20, T25, T30, T80 and T100
- Exchange privilege during the first five years
- Conversion to T100 before the age of 65
- Two options available when purchasing \$100,000 in life insurance: critical illness and disability debt
- Riders available:
  - Accidental Death and Dismemberment
  - Total Disability Waiver of Premium
  - Dependent Child Life Insurance (without eligibility questions)
- Smart Web platform that adapts questions based on the client's responses

### TARGET MARKET

- Young families
- Mortgage
- Commercial
- Ideal for clients with a normal to moderate risk profile

### HIGHLIGHTS

- No automatic medical requirements up to \$1M for clients aged 50 and under
- Monthly credit card payment option available with no extra fees
- Online selling (saves time and limits travel)
- Very competitive term rates
- Generous commissions, especially for T10
- Tele-interview available if advisor does not want to ask health-related questions
- Fast acceptance with few requirements
- Real-time MIB history

## DISABILITY AND CRITICAL ILLNESS CONTRACT OFFERED BASED ON LIFE INSURANCE UNDERWRITING

With a minimum of \$100,000 in life insurance on a standard acceptance basis, there are no additional requirements if the client adds\* a contract:

- of \$25,000 in critical illness term insurance (25 illnesses)
- of \$400 to \$1,500 per month of disability debt insurance

\* No exclusion, limitation or pre-existing clause.

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## TERM INSURANCE

Critical Illnesses

### ✓ MAIN FEATURES

- Issue age: 30 days to 15 years
- Available amounts: \$10,000 to \$50,000
- Available term: T75
- Three options available:
  - Life first event
  - Additional life
  - Option Plus (Compassionate Leave, Hospitalization, Out-of-Canada Medical Coverage and Accident)
- Coverage for 37 critical illnesses, including 7 childhood illnesses
- 15 eligibility questions
- Guaranteed rate up to the age of 75
- Return of premium option (75% for two 15-year periods and one at 100% at the end of the contract)

### 🎯 TARGET MARKET

- Young middle-income families
- Children aged 30 days to 15 years without any health problems

### 👍 HIGHLIGHTS

- Return of premium that does not terminate the contract
- Single premium regardless of age or sex
- 15 eligibility questions (verifiable online)
- Issued instantly
- No medical exam required



## FIXED PREMIUM REGARDLESS OF AGE OR SEX

\$10,000: \$10/month

\$25,000: \$16/month

\$50,000: \$26/month

## HOW TO OBTAIN A DISTRIBUTION CONTRACT

To distribute Humania Assurance products, you must have an active code through one of our MGA partners. You must fill out a distribution contract and activate your profile BEFORE your first online transaction.

**[www.humania.ca/en/advisor-centre/distributing-humania-products/](http://www.humania.ca/en/advisor-centre/distributing-humania-products/)**

## ONLINE TRAINING SESSIONS

Our online training sessions will allow you to learn more about Humania, our products and our web platforms with one of our Business Development Associates.

Book your appointment now:

**[www.humania.ca/trainings](http://www.humania.ca/trainings)**

## A FULLY ONLINE AND ACCESSIBLE APPROACH

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Our web technology is built for you and with you.



## ABOUT HUMANIA ASSURANCE

### With You for Over a 150 years

Humania Assurance is one of the oldest and most stable life and health insurance companies in Canada. We design innovative insurance solutions at a competitive price and with a streamlined process that makes them easier to access. To date, our various insurance products and services protect hundreds of thousands of Canadians. Humania's vision is to give peace of mind to everyone through innovative solutions. In order to achieve this goal, we are committed to offering a human experience above all through the consistent efforts of our trusted employees, as well as our strong distribution network and innovative partnerships.

### Together, let's make insurance accessible!

#### Making insurance accessible

Our mission statement is simple, inspiring and in perfect alignment with our purpose as a mutual.

Accessible in terms of:

- Price
- Market
- Eligibility
- Product type
- Buying process
- Client experience and interaction
- Easy to understand – transparency (e.g., policy wording)



**150 YEARS  
OF MAKING  
INSURANCE  
ACCESSIBLE**

Humania Assurance, a mutual  
with human values

## CONTACT US

For greater efficiency and shorter waiting times to serve you better, please take note of the following e-mail addresses for your communications:

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