

# 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

## Why choose IWME?

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

Get a quote online at

[WWW.WITHOUTMEDICALEXAM.CA](http://WWW.WITHOUTMEDICALEXAM.CA)

## Coverage offered

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



#### TERM LIFE INSURANCE COVERAGE

Coverage from \$5,000 to \$500,000\*  
10, 20 or 100-year terms  
Guaranteed renewal until age 80 for 10- or 20-year terms

\*Maximum combined life coverage may not exceed \$500,000 (Gold and Silver) and \$300,000 (Bronze). See contract for details.



#### 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  
\*Available for people on parental leave



#### 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

### GUARANTEED ISSUE (COPPER)



#### TERM LIFE INSURANCE COVERAGE

Coverage from \$5,000 to \$100,000\*  
10, 20 or 100-year terms  
Guaranteed renewal until age 80 for 10- or 20-year terms

\*Maximum combined life coverage may not exceed \$100,000 (Copper). See contract for details.



#### TERM CRITICAL ILLNESS COVERAGE

Coverage from \$5,000 to \$50,000  
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  
\*Available for people on parental leave



#### TERM DISABILITY DEBT INSURANCE COVERAGE

Coverage from \$400 to \$1,250/month for 12 or 24 months  
10- or 20-year terms  
Guaranteed renewal until age 65  
Premium Refund Rider (75% after 20 years) available

## 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.

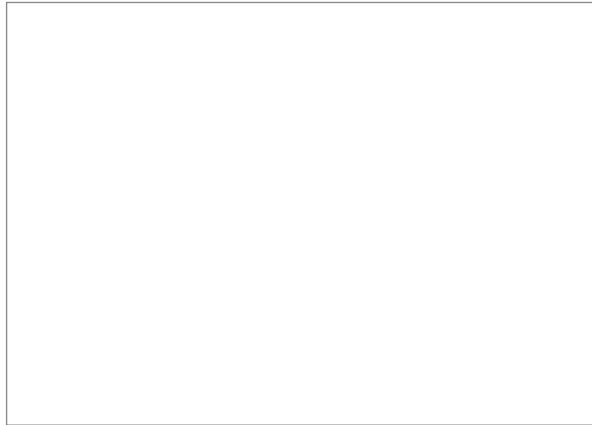
### Critical illness insurance, to help your recovery

- 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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[www.humania.ca](http://www.humania.ca)

4400-069-en - Rev. 03/2025

# -IWME- CREDIT INSURANCE

Credit insurance designed  
for hard-to-insure people

Web Solution

