



WEB SOLUTIONS IDEAL FOR NON FACE-TO-FACE SALES



NEW

Income Insurance - Accident & Sickness



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

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



MAIN FEATURES

- Issue age: 18 to 64 years
- All occupations are eligible
- No impact for home based 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
- 1st day hospitalization

TARGET MARKET

- For Self-employed 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%)

PROHEALTHINSURANCE.CA



NEW

Income Insurance - Accident

MAIN FEATURES

- Issue age: 18 to 69 years
- No occupations refused
- Only one Health question
- Offer for unemployed, part-time, seasonal, students and retirees: \$1,000/month
- No impact for home based 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

- 1st 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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TERM INSURANCE

Cancer, Hospitalization & Medical Expenses



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

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.

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✓ 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
- 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

HUGOASSURANCE.CA (Website)
TAKEOFFWITHHUGO.CA (comparison tool)

TERM LIFE INSURANCE

Available Options: Critical Illness
and Disability Debt



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.

TERM INSURANCE

Life, Critical Illness, Disability Income
and Disability Debt



INSURANCE WITHOUT
MEDICAL EXAM

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: \$5,000 to \$300,000*
 - 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

* Maximum combined life coverage cannot exceed \$300,000.

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

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 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
- Generous commission
- No deferral period

THE IDEAL SOLUTION FOR DECLINED CLIENTS

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

WITHOUTMEDICALEXAM.CA



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

ABOUT US

Humania Assurance is a mutual life insurance company that has been developing personal insurance products that meet the needs of Canadians for more than 80 years. To simplify and speed up the process, Humania Assurance offers innovative, online insurance coverage at competitive rates.

Our mission: Making insurance accessible.

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-CA/representatives/resources/get-a-distribution-contract

ONE-ON-ONE ONLINE TRAINING SESSIONS

Make an appointment for a personalized web training session with one of our Business Development Associates:

www.humania.ca/en-CA/representatives/online-trainings

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