

# INSTANTLY ISSUED, ONLINE AND EASY TO APPLY FOR INSURANCE WITHOUT MEDICAL EXAM

Do you need a Life, Critical Illness or Disability Insurance solution for your hard to insure clients?  
Humania Assurance - Insurance Without Medical Exam is for people who, for medical or other reasons, have had difficulty qualifying for insurance.

Available to people **age 18-70** for Life Insurance (18-55 for Critical Illness Insurance and Disability Insurance).

## Only 6 eligibility questions

### Client is working:

1. Are you currently working? (Answer yes if you are currently receiving benefits from a parental leave plan). Yes  No
2. In the **past 12 months**, (or the 12 months prior to your parental leave if applicable), were you able to complete all your occupations (28 weeks, 21 hours/week) and on a regular basis? Yes  No
3. In the **past 2 years**, (or the 2 years prior to your parental leave if applicable), were you absent from work for more than 15 consecutive days due to illness or received disability or critical illness benefits from a private, group or public insurance plan? This refers to any private insurance plan you may have, any insurance coverage provided by your employer, professional association or other group or organization, and coverage provided by government agencies, both provincial and federal. Yes  No
4. In the **past 2 years**, did you receive treatment (including the participation in a support group), were you advised to reduce your consumption or seek treatment regarding the use of alcohol or drugs? Yes  No
5. In the **past 5 years**, were you incarcerated for more than 48 hours? Yes  No
6. In the **past 6 months**, did you have any physical or mental symptoms or discomfort for which you have not yet consulted a health professional? Yes  No

### Client is not working:

1. Are you currently working? (Answer yes if you are currently receiving benefits from a parental leave plan). Yes  No
2. I confirm that I have not received any diagnosis of cognitive impairment and confirm being able to perform regular daily living activities such as bathing, dressing, toileting, maintaining continence, moving and eating by myself? Yes  No
3. In the **past 2 years**, In the last 2 years, were you unable to perform your regular occupations, including daily living activities, for more than 15 consecutive days due to illness or received disability or critical illness benefits from a private, group or public insurance plan? This refers to any private insurance plan you may have, any insurance coverage provided by your employer, professional association or other group or organization, and coverage provided by government agencies, both provincial and federal. Yes  No
4. In the **past 2 years**, did you receive treatment (including the participation in a support group), were you advised to reduce your consumption or seek treatment regarding the use of alcohol or drugs? Yes  No
5. In the **past 5 years**, were you incarcerated for more than 48 hours? Yes  No
6. In the **past 6 months**, did you have any physical or mental symptoms or discomfort for which you have not yet consulted a health professional? Yes  No

#### Eligible to four types of coverage

Life • Critical Illness • Disability Income • Disability Debt

#### Eligible to two types of coverage

Life • Critical Illness

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

## Why choose Insurance Without Medical Exam?

- No medical exam
- Instantly issued online
- No build question
- No Doctor or Motor Vehicle Bureau report
- No dangerous sports question
- No foreign travel question
- No question on type of job
- Competitive commission

## Insurance Without Medical Exam offers four types of coverage



**LIFE INSURANCE**  
Term 10, 20 and 100 years

Up to

**\$300,000\***

paid to your beneficiaries in the event of death.



**CRITICAL ILLNESS INSURANCE**  
Term 10 and 20 years

Up to

**\$100,000**

upon diagnosis of cancer, heart attack, stroke or coronary surgery.



**DISABILITY INCOME INSURANCE**  
Term 10 and 20 years

Up to

**\$2,500** PER MONTH

to cover your loss of income in the event of an accident or illness.



**DISABILITY DEBT INSURANCE**  
Term 10 and 20 years

Up to

**\$2,500** PER MONTH

to cover mortgage, loan, rent or other debt payments.

**PROTECT YOUR FINANCIAL OBLIGATIONS WITH OUR CREDIT INSURANCE CONCEPT**

\*Maximum combined life coverage cannot exceed \$300,000. See contract for details.

Humania Assurance - Insurance Without Medical Exam is an insurance product offered by Humania Assurance.

Humania is a mutual insurance company that has been developing insurance solutions focused on the needs of Canadians for more than 80 years. It offers innovative web-based insurance coverage to simplify and speed up the process at a competitive price. Our mission: **MAKE INSURANCE ACCESSIBLE**. To find out more, visit our website at [www.humania.ca](http://www.humania.ca).

THE WEB SOLUTION FOR YOUR HARD TO INSURE CLIENTS

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

1555 Girouard Street West, P.O. Saint-Hyacinthe, Quebec J2S 2Z6  
Toll-free: 1-877-554-7181 • Fax: 450-774-1868



THE WEB SOLUTION FOR YOUR  
**DECLINED OR  
DIFFICULT  
TO INSURE  
CLIENTS**

**Four types of coverage**

