



Life - Critical Illness - Disability

THE SOLUTION FOR YOUR DECLINED OR HARD TO INSURE CLIENTS



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: **MAKING INSURANCE ACCESSIBLE.** To find out more, visit our website at www.humania.ca.

THE SOLUTION FOR YOUR DECLINED OR HARD TO INSURE CLIENTS

WWW.WITHOUTMEDICALEXAM.CA

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



4400-009-EN - Rev. 07/2023

INSURANCE WITHOUT MEDICAL EXAM

IS AN INSURANCE PRODUCT OFFERED BY



**INSURANCE WITHOUT
MEDICAL EXAM**

ONLY 6 ELIGIBILITY QUESTIONS

Client is working:

- Are you currently working? (Answer yes if you are currently receiving benefits from a parental leave plan). **Yes** No
- 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
- 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 have you 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**
- In the **past 2 years**, did you receive treatment (including participation in a support group), were you advised to reduce your consumption or seek treatment regarding the use of alcohol or drugs? Yes **No**
- In the **past 5 years**, were you incarcerated for more than 48 hours? Yes **No**
- 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:

- Are you currently working? (Answer yes if you are currently receiving benefits from a parental leave plan). Yes **No**
- 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
- In the **past 2 years**, were you unable to perform your regular occupations, including daily living activities, for more than 15 consecutive days due to illness or have you 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**
- In the **past 2 years**, did you receive treatment (including participation in a support group), were you advised to reduce your consumption or seek treatment regarding the use of alcohol or drugs? Yes **No**
- In the **past 5 years**, were you incarcerated for more than 48 hours? Yes **No**
- 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 for two types of coverage
Life • Critical Illness

Eligible for all coverages
Life • Critical Illness • Disability Income • Disability Debt

WWW.WITHOUTMEDICALEXAM.CA

THE PERFECT SOLUTION

DECLINED OR HARD TO INSURE CLIENTS

Precarious health condition:

- Obesity
- Chronic illnesses
- Diabetes
- HIV
- Etc.

Lifestyle habits:

- Criminal record
- Intense drug/alcohol consumption
- Extreme sports
- Etc.

6 ELIGIBILITY QUESTIONS | **5** COVERAGES AVAILABLE | **0** DEFERRAL PERIOD

PERMANENT LIFE INSURANCE
Term 100 years

Up to
\$50,000*

TERM LIFE INSURANCE
Term 10 and 20 years

Up to
\$300,000*

CRITICAL ILLNESS INSURANCE
Term 10 and 20 years

Up to
\$100,000

DISABILITY INCOME INSURANCE
Term 10 and 20 years

Up to
\$2,500 PER MONTH **

DISABILITY DEBT INSURANCE
Term 10 and 20 years

Up to
\$2,500 **

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

** Maximum combined disability coverage cannot exceed \$5,000. See contract for details.