

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 18-60** 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 <input type="checkbox"/> | No <input type="checkbox"/> |
| 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 <input type="checkbox"/> | No <input type="checkbox"/> |
| 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 <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. In the last 2 years , did you receive treatment or were you advised to seek treatment regarding the use of drugs or alcohol? Treatment includes, but is not limited to participation in a support group. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. In the last 5 years , were you incarcerated in a penitentiary for more than 48 hours? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 6. In the last 6 months , did you have any physical or mental symptoms or discomfort for which <u>you have not yet consulted</u> a health professional? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Client is not working:

- | | | |
|---|------------------------------|-----------------------------|
| 1. Are you currently working? (Answer yes if you are currently receiving benefits from a parental leave plan). | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 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 <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. In the last 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 <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. In the last 2 years , In the last 2 years, did you receive treatment or were you advised to seek treatment regarding the use of drugs or alcohol? Treatment includes, but is not limited to participation in a support group. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. In the last 5 years , were you incarcerated in a penitentiary for more than 48 hours? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 6. In the last 6 months , did you have any physical or mental symptoms or discomfort for which <u>you have not yet consulted</u> a health professional? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

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

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	Up to \$300,000 paid to your beneficiaries in the event of death.
	CRITICAL ILLNESS INSURANCE	Up to \$100,000 upon diagnosis of cancer, heart attack, stroke or coronary surgery.
	DISABILITY INCOME INSURANCE	Up to \$2,500 PER MONTH* to cover your loss of income in the event of an accident or illness.
	DISABILITY DEBT INSURANCE	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 disability coverage may not exceed \$2,500/month. See contract for details.

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

Humania Assurance is one of the oldest and soundest insurance companies in Canada. It provides insurance coverage to over 200,000 clients and delivers exceptional customer service to meet the needs of its clients.

THE WEB SOLUTION FOR YOUR HARD TO INSURE CLIENTS

WWW.WITHOUTMEDICALEXAM.CA

1555 Girouard Street West, P.O. Box 10000, Saint-Hyacinthe, Quebec J2S 7C8
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

