

MORTGAGE INSURANCE

A product by **Humania Assurance Inc.**

WHAT ARE THE ADVANTAGES OF CHOOSING HUGO INSURANCE TO COVER A MORTGAGE?

- Personalized, affordable coverage against premature death, illness and loss of income due to disability for monthly debt/loan payments
- An ideal alternative to insurance offered through financial institutions, providing greater flexibility to meet your clients' constantly changing needs

Did you know that 80% of clients who are accepted for HuGO Life Insurance receive an automatic offer* for HuGO Disability Debt Insurance and HuGO Critical Illness Insurance with no additional questions? A trio of coverage based on life underwriting, a big plus for clients!

Accepted standard for life insurance = automatically accepted for disability debt insurance and critical illness insurance without an exclusion or rating.

* "a minimum of \$100,000 of life insurance is required."

THREE TYPES OF COVERAGE, ONE UNDERWRITING PROCESS

HuGO Life

- T10, T15, T20, T25, T30, T80, T100
- Flexible, renewable, convertible, exchangeable
- Coverage from \$50,000 to \$5 million
- · Unique, personalized process



HuGO Critical Illness

- \$25.000 of critical illness coverage
- 25 covered illnesses (including non-lifethreatening cancer and loss of autonomy)
- Access to the services of Teladoc Medical Experts

HuGO Debt in case of disability

- Eligible monthly amount up to \$1,500
- Waiting period 90 days, payable for 2 years





HUGOINSURANCE.CA





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