

Life - Critical Illness - Disability

THE SOLUTION
FOR YOUR
DECLINED
OR
HARD TO
INSURE
CLIENTS



INSURANCE WITHOUT MEDICAL EXAM

IS AN INSURANCE PRODUCT OFFERED BY



HUMANIA
ASSURANCE^{MD®}

INSURANCE WITHOUT
MEDICAL EXAM

GUARANTEED ISSUE – GOLD, SILVER, BRONZE

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 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
4. 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
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 <u>you have not yet consulted</u> 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 , 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
4. 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
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 <u>you have not yet consulted</u> 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

DEFERRED PERIOD

PERMANENT LIFE INSURANCE

T100

Up to

\$100,000*

TERM LIFE INSURANCE

T10 and T20

Up to

\$500,000*

CRITICAL ILLNESS INSURANCE

T10 and T20

Up to

\$100,000

DISABILITY INCOME INSURANCE

T10 and T20

Up to

\$2,500 PER MONTH **

DISABILITY DEBT INSURANCE

T10 and T20

Up to

\$2,500 PER MONTH **

* Maximum combined life coverage cannot exceed \$500,000 (Gold and Silver) and \$300,00 (Bronze). See contract for details.

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

GUARANTEED ISSUE – COPPER

THE PERFECT SOLUTION FOR UNINSURABLE CLIENTS

0 REFUSAL

5 COVERAGES AVAILABLE

2 YEARS DEFERRAL PERIOD

PERMANENT LIFE INSURANCE
T100

Up to
\$50,000 OR **\$100,000***

TERM LIFE INSURANCE
T10 and T20

Up to
\$100,000*

CRITICAL ILLNESS INSURANCE
T10 and T20

Up to
\$50,000

DISABILITY INCOME INSURANCE
T10 and T20

Up to
\$1,250 PER MONTH **

DISABILITY DEBT INSURANCE
T10 and T20

Up to
\$1,250 PER MONTH **

* For ages 18 to 70: maximum \$100,000. For ages 71 to 80: maximum \$50,000. Combined maximum amount of \$100,000.

** Maximum combined disability coverage cannot exceed \$2,500. See contract for details.

WWW.WITHOUTMEDICALEXAM.CA



1555 Girouard Street West, Saint-Hyacinthe, Quebec J2S 2Z6
Toll-free: 1-877-569-3120 • Fax: 1-844-704-7400 • www.humania.ca