



IWME DISABILITY INCOME | COPPER

Benefits available	Minimum \$400, maximum \$1,250 a month.
Waiting period	90 days
Benefit period	24 months
Age limit upon purchase	Available to persons ages 18 to 55 inclusively.
Contract type	Term of 10 or 20 years depending on the option chosen by the policyholder.
Renewal	Coverage for up to 65 years of age.
Premium	This <i>policy</i> comes with premiums that change every 10 or 20 years, depending on the option selected by the policyholder. Unless explicitly stated otherwise in the schedule of benefits, the insurer may adjust the coverage premium based on experience if not as expected.
Disability coverage	Any total disability resulting from an accident or illness.
Waiver of premiums	3 months
Coordination	100%
Integration	\$1,200 non-integrated
Beneficiary	The insured
Deferred period	No benefit for total disability will be payable if the total disability results from or is directly or indirectly related to a sickness and the person insured becomes totally disabled during the twenty-four (24) month period following the effective date of this coverage.
Rider (optional)	After 20 years without claim, receive a premium refund of up to 75% of the total premiums paid.
Exclusions and restrictions	Please refer to the online specimen policy document for disability insurance.