

Income Insurance - Accident

Simple

Humania Assurance offers you a unique web experience. You can be insured in less than 15 minutes, with just one health question. Your monthly premium is payable by credit card or pre-authorized withdrawal.

No financial documentation is required when taking out the coverage, regardless of the benefit amount selected. There is nothing simpler than being guided by your financial security advisor on our online platform.

Accessible

Available for persons aged 18 to 69, this insurance can be taken out by those who are working (self-employed, full-time, part-time or seasonal) and by those who are not (students, homemakers, unemployed, retirees).

You are protected 24 hours a day, 7 days a week at home, at work or elsewhere. You will have coverage regardless of the type of work you do.

Competitive

A quality product tailored to the needs of all Canadians offered, at a competitive price.



**100% Web
solution**



**Without medical
exam**



**Issued
instantly**



AVAILABLE COVERAGE OPTIONS

This product has many options such as:

- Waiting period before receiving benefits (1, 14, 30, 90, 120, 180, 365 or 730 days);
- Duration of benefit period (2 years, 5 years or up to 70 years);
- Monthly benefit of up to \$6,000;
- Monthly benefit of up to \$1,000 for those not working full time.



WHAT IS COVERED?

You receive a monthly benefit under the policy if you become totally or partially disabled as a result of an **accident** or **soft tissue injury**.

Accident

An accident is an event that occurs while the policy is in force and whose cause is external, violent, sudden, unexpected and beyond the control of the insured, such as a fall, impact, collision or blow. False or repetitive movements that occur in the course of routine work or daily activities are not considered an accident. If an accident results in a loss that first appears more than 90 days after the accident, the loss is considered to be the result of sickness.

Soft tissue injury

Soft tissue injury: up to 60 days per episode for a maximum of 365 days for the policy period. Here are some examples of soft tissue injury:

- Bursitis
- Contusion
- Strain
- Sprain
- Herniated disc
- Carpal tunnel syndrome
- Tendinitis



TOTAL DISABILITY

Total disability benefits are paid based on the chosen benefit period and the following definition:

- **During the first 36 months of disability**, you are unable to perform the main duties of your occupation and were not engaged in any other gainful activity;
- **After 36 months of disability**, you are unable to perform any gainful occupation that you are reasonably qualified to perform based on your education, training or experience.



PARTIAL DISABILITY

If you are partially disabled, you will receive **50% of total disability benefits** for up to **6 months**, regardless of the chosen benefit period.

You are considered partially disabled when you are unable to perform at least one of the main duties of your job or are unable to work at least 50% of the time usually devoted to this occupation.



WHAT ELSE IS INCLUDED?

- **Waiver of premium:** While you are eligible to receive disability benefits, we will waive the payment of premiums falling due according to the method of payment in effect at the onset of disability. The waiver of premiums will end on the date you are no longer eligible to receive disability benefits.
- **Assumed total and permanent disability:** If you incur total and permanent loss of use of two limbs, hearing or sight, we consider you totally disabled, whether you are able to work or not.
- **Death benefit:** If you die while receiving benefits, we will make a lump sum payment to your beneficiary equal to five times your monthly benefit, up to \$10,000.
- **Rehabilitation:** While you are receiving disability benefits, we may pay the cost of services related to an approved rehabilitation program, provided such services are not already covered by another program or service.



WHAT ARE THE MAIN ADVANTAGES THAT ARE INCLUDED?

- **First day of hospitalization:**
 - Benefits with a waiting period of 90 days or less are payable on the first day of hospitalization (stay of at least 18 hours) or day surgery.
- **Partial disability for 6 months.**
- **No coordination of first \$2,500 for 36 months:**
 - During the first 36 months of disability, there is no coordination of benefits if your monthly benefit is \$2,500 or less. The coordination rule will apply for the surplus amount;
 - Coordination of benefits: your monthly benefits will be reduced to a maximum of 90% of your average monthly earned income. In this calculation, we will include any amount of "income replacement" insurance received from a company or a private, public, parapublic organization and any sum or amount that the person insured receives under government plans.
- **Premiums guaranteed for first five years.**



WHICH RIDERS ARE AVAILABLE?

Accidental Death, Dismemberment or Total Loss of Use Benefit

- Amount available: \$50,000, \$100,000, \$200,000 or \$300,000.

20-Year Premium Refund Benefit

This option allows you to recover all or part of the premiums paid during the lifetime of your contract. By choosing this option, you have the best of both worlds: either you receive benefits in the event of disability or you recover the premiums you have paid:

- Issue age: 18 to 45 years;
- Rider available with a waiting period of 1, 14, 30 or 90 days;
- Premium Refund Benefit after a period of 20 consecutive years according to the percentage indicated in the summary of your contract (50%, 75% or 100%), minus the benefits you have received.



WHAT ARE THE RENEWAL CONDITIONS?

- You can maintain your policy up to age 100. As long as you pay your premiums, your coverage cannot be changed or cancelled by the insurer.
- Your premium is based on the risk associated with your occupation. Once the policy has been in effect for five years, the insurer reserves the right to change the premium based on the experience of policies with similar features. In addition, the premium will be automatically adjusted when you turn 70.



WHAT ARE THE RESTRICTIONS?

Restrictions at age 70:

- The benefit period is changed to 2 years;
- The monthly benefit is reduced by 50% (maximum \$2,000);
- The definition of *total disability* now becomes: you are unable to perform at least one of the activities of daily living;
- Partial disability does not apply;
- Soft tissue injury is not covered.

Special conditions if you have been unemployed for more than 90 days:

- The monthly benefit is limited to \$2,500;
- The definition of total disability now becomes: you are unable to perform at least one of the activities of daily living;
- Partial disability does not apply.



WHAT ARE THE GENERAL EXCLUSIONS?

No benefits shall be paid in the event of a disability resulting from:

- Attempted suicide or intentionally self-inflicted injury or dismemberment, whether the insured is of sane mind or insane;
- Participation by the insured in the commission or attempted commission of an assault or criminal offence, or driving a motor vehicle or piloting a boat while under the influence of narcotics or while your blood-alcohol concentration exceeds the legal limit;
- Alcohol abuse, or the use of hallucinogens, drugs or narcotics;
- Service, whether or not as a combatant, with armed forces engaged in surveillance, training, peacekeeping, insurrection, war (whether or not declared) or any related act, or your participation in a popular uprising;
- Injuries sustained during air travel, unless as a passenger on an aircraft used by a common carrier;
- Cosmetic surgery or a surgical procedure not required by the health condition, and any complication resulting therefrom;
- Experimental treatments and treatments involving the use of new procedures or therapies that are not yet in mainstream use;
- Training for or participation in professional sports or motor vehicle speed contests;
- An injury obtained during the practice of any high-risk activity, including, without being limited to: bungee jumping, freestyle skiing or snowboarding, heliskiing or heliboarding, ski jumping, sky diving, hang gliding, sky surfing, street luge, skeleton, mountain or rock climbing with or without ropes, and participation in rodeos or ultimate fighting competitions;
- Your refusal of any treatment or medication deemed necessary for your condition, or refusal to submit to a medical examination required for your medical condition;
- Your refusal to submit to rehabilitation program recommended by your attending physician or to actively participate in a rehabilitation program that was previously approved;
- False or repetitive movements in the course of routine work or daily activities, except in the case of a soft tissue injury as defined in the policy;
- A physical or mental disability or an illness of any kind, either directly or indirectly.

In addition, no disability benefit will be payable for:

- Any period during which you are receiving a salary, except as part of partial disability and/or a rehabilitation plan approved by us;
- Any period during which you are incarcerated in a penitentiary or government detention facility.

No death benefit will be payable if you commit suicide within the first two years of the effective date or reinstatement of coverage, whether you are of sane or insane.

Please review all the details by reading the policy text. In the event of a discrepancy between the policy and this document, the policy text shall take precedence.