

## Payment Insurance - Accident and Sickness

### TYPE OF CONTRACT

<b>Type of Coverage</b>	Accident and Sickness
<b>Issue Age</b>	Age 18 to 64
<b>Premium</b>	Level premium until age 65 and guaranteed for the first 5 years of the contract
<b>Renewal</b>	Guaranteed renewable to age 100
<b>Contract Continuation</b>	<ul style="list-style-type: none"><li>• 50% of the indemnity, maximum of \$2,000</li><li>• Maximum benefit period of 24 months</li><li>• Total Disability due to an Accident: 1 ADL</li></ul> Partial Disability not available

### WAITING PERIOD

<b>Period</b>	30/60/90 days
<b>Accumulation of Disability days</b>	Continuous periods of disability lasting 7 days or more may be accumulated over a period of 6 months
<b>1<sup>st</sup> day Hospitalization</b>	Must be hospitalized for at least 18 hours or in for day surgery

### BENEFIT PERIOD

<b>Choices</b>	1 year, 2 years, 3 years, 5 years or up to age 65
<b>Recurrent Disability</b>	6 months

BENEFIT AMOUNT	
<b>Regular Occupation included automatically for 3 years</b>	Not to exceed the benefit period
<b>Waiver</b>	Included
<b>Choice of Coverage</b>	<ul style="list-style-type: none"> <li>• Personal payments</li> <li>• Business payments (possibility of putting a portion toward overheads)</li> </ul>
<b>Minimum and Maximum</b>	From \$500 to \$10,000 maximum. Non-integrated, non-coordinated
<b>Proof of Payment or Overheads</b>	Proof of payments or overhead will be requested at the time of claim
<b>Type of Expenses</b>	<p>Rent, mortgage, credit card (min), car, municipal and school/ +business taxes</p> <p><b><u>See the list</u></b></p>
<b>Overhead Expenses</b>	<ul style="list-style-type: none"> <li>• Employees' salaries, for a profession other than that of the insured, which generates no income and whose services are essential during the insured's disability</li> <li>• Interest on business debts</li> <li>• Utilities (electricity, heating, etc.) for the company</li> <li>• Payments on machinery</li> <li>• Rentor mortgage payments for the business, communication expenses, stationery and postage, maintenance costs, depreciation on office equipment, leasing of office equipment, professional fees for accounting services, and</li> <li>• Other regular fixed expenses related to the proper operation of the business.</li> </ul> <p><b>Excluded Overhead Expenses:</b></p> <ul style="list-style-type: none"> <li>• Expenses incurred before the on set of the disability, including any arrears</li> <li>• Salaries, fees, levies or anyother compensation received by the insured or any member of his/her profession hired by or working for him/her</li> <li>• Cost of goods, items, pharmaceutical products or professional books, materials or supplies, and</li> <li>• Expenses covered by another insurance contract.</li> </ul>
<b>Upgrade</b>	Yes

## RIDERS AVAILABLE WITH THE TOTAL DISABILITY BENEFIT

<b>Partial Disability</b>	6-12 months
<b>Regular Occupation</b>	5 years or 65 years
<b>Additional Insurance Option</b>	Individuals aged between 18 to 50 Maximum \$ 2,500 5 options of 20%
<b>Premium Refund Benefit</b>	<b>Every 20 years (50%, 75% or 100% at the insured's choice):</b> <ul style="list-style-type: none"><li>• Available from age 18 to 45</li></ul>

## REQUIREMENTS FOR INSURANCE

<b>Total Disability Benefit Coverage and Amendments</b>	Tele-interview and other requirements if required due to selection criteria.
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# Term Life Insurance

## TYPE OF CONTRACT

<b>Type of Coverage</b>	Life Insurance Term 10/ Term 20/ Term 65
<b>Issue Age</b>	<ul style="list-style-type: none"><li>• Term 10: from 18 to 55 years old;</li><li>• Term 20: from 18 to 45 years old;</li><li>• Term 65: from 18 to 60 years old.</li></ul>
<b>Premium</b>	Guaranteed for the selected Term
<b>Conversion</b>	Available up to 65 years old

## BENEFIT AMOUNT

<b>Minimum and Maximum</b>	From \$100,000 to \$1,000,000 maximum (based on the Insured's age and chosen disability Insurance benefit amount)
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