

## Income Insurance - Accident and Sickness

### Simple

Humania assurance offers you a new income insurance experience.

3 Distinct plans that meet your needs:

- **Essential Plan**
- **Superior Plan**
- **Elite Plan**

In a few clicks, you will know if you are accepted for accident insurance. Thereafter, to validate the eligibility for sickness coverage, a medical and lifestyle questionnaire will be completed during a tele-interview. Also note that additional medical requirements may be requested depending on the age of the insured and the amount of insurance.

**IMPORTANT: if you are not eligible for sickness protection, the accident only (Essential Plan) will be offered.**

### Accessible

Available for individuals aged 18 to 64, 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).

**Even home-based workers can get coverage. 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 product adapted to the needs of all Canadians at a competitive price. In addition, you can benefit from additional savings with an Employment Stability Discount for the duration of the contract.



**E-Application**



**3 Distinct plans**



**Game Changing Features**



### AVAILABLE COVERAGE OPTIONS

This product has many options such as:

- Waiting period (14, 30, 90, 120, 180, 365 or 730 days);
- Benefit period (2 years, 5 years or up to 65 years);
- Monthly benefit of up-to \$10,000;
- Monthly benefit of up-to \$1,000 for those not working full time.



### 3 DISTINCT PLANS

✓ = Included

✗ = Not available

		Essential Plan	Superior Plan	Elite Plan
<b>Advantages based on selected plan</b>	Regular Occupation	✓ 3 years *	✓ To age 65 *	✓ To age 65 *
	Partial Disability	✓ 6 months	✓ 12 months	✓ 24 months
	Critical Illness (4 conditions)	✓ 3 X monthly indemnity	✓ 3 X monthly indemnity	✓ 5 X monthly indemnity
	Additional Insurance Option	✗	✓ \$1,500	✓ \$2,500
	Indexation	✗	✗	✓
<b>Advantages included in all plans</b>	\$2,500 non-integrated and non-coordinated 36 months	✓	✓	✓
	1st day Hospitalization **	✓	✓	✓
	Guaranteed Premiums for the First 5 years	✓	✓	✓
	Waiver of Premiums	✓	✓	✓
	Assumed Total and Permanent Disability	✓	✓	✓
	Death Benefit	✓	✓	✓
<b>Riders available for all plans</b>	Accidental Death, Dismemberment or Total Loss of Use Benefit	✓	✓	✓
	20-Year Premium Refund Benefit ***	✓	✓	✓

\* Without exceeding the Benefit Period

\*\* If Waiting Period of 90 days or less

\*\*\* Available with a waiting period of 1, 14, 30 or 90 days

**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.**

**Simple, accessible and competitive disability insurance coverage**



## 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 **sickness**.



## TOTAL DISABILITY

Total Disability Benefits are paid based on the Waiting Period, the Benefit Period and the Regular Occupation Period.

**During the Waiting Period and the Regular Occupation Period**, you are unable to perform the main duties of your occupation and were not engaged in any other gainful activity;

**After the Regular Occupation Period**, you are unable to perform any gainful occupation that you are reasonably qualified to perform based on your education, training or experience.

Regular Occupation period based on the selected plan:

- **Essential Plan: 3 years \***
- **Superior Plan: to age 65 \***
- **Elite Plan: to age 65 \***

\* Without exceeding the Benefit Period.



## PARTIAL DISABILITY

If you are Partially Disabled, you will receive **50% of Total Disability Benefits** for up to the Partial Disability Period, 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.

It is not necessary to be Totally Disabled before qualifying for Partial Disability.

Duration of the Partial Disability period based on the selected plan:

- **Essential Plan: 6 months**
- **Superior Plan: 12 months**
- **Elite Plan: 24 months**



## CRITICAL ILLNESS

### Covered conditions:

- Cerebrovascular accident (stroke)
- Cancer
- Coronary surgery
- Heart attack

Lump-sum amount paid based on the selected plan:

- **Essential Plan: 3 times the total disability benefit**
- **Superior Plan: 3 times the total disability benefit**
- **Elite Plan: 5 times the total disability benefit**

### Exclusions:

- Payable if you are still living after the survival period of 30 days.
- Moratory period of 90 days for cancer benefits.
- If you have already suffered from a covered critical illness, no benefits are payable for that category of critical illness.



## 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.
- **No coordination or integration for the first \$2,500 for 36 months:**
  - During the first 36 months of disability, there is no coordination or integration 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 or parapublic organization.
- **Guaranteed premiums for first five years.**



## WHAT ARE THE INCLUDED BENEFITS BASED ON THE SELECTED PLAN?

### Additional Insurance Option

To benefit from the Additional Insurance Option, you need to be aged between 18 and 50 years old when you purchase your contract.

Allows you to increase your disability benefits (5 options of 20% each) without evidence of good health but with financial justification.

Availability based on the selected plan:

- **Essential Plan: No**
- **Superior Plan: \$1,500**
- **Elite Plan: \$2,500**

### Indexation

Your benefits received during your total disability are indexed every year in accordance with the Consumer Price Index subject to a maximum indexation of 5% per year.

Availability based on the selected plan

- **Essential Plan: No**
- **Superior Plan: No**
- **Elite Plan: Yes**



## 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%), during which no benefit has been paid or would have been payable under the coverages of this Policy.



## 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 65.



## WHAT ARE THE RESTRICTIONS?

### Restrictions at age 65:

- The benefit period is changed to two years;
- The monthly benefit is reduced by 50% (maximum \$2,000);
- The definition of total disability now becomes: due to an **accident**, you are unable to perform at least one of the activities of daily living;
- Partial disability and Critical Illness coverages no longer apply;

### 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: due to an accident or sickness, you are unable to perform at least one of the activities of daily living;
- Partial Disability and Critical Illness does not apply.



## WHAT ARE THE GENERAL EXCLUSIONS?

No benefits shall be paid in the event of a disability resulting directly or indirectly 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;
- Pregnancy, childbirth, miscarriage or any resulting condition, except in the case of a pathologic condition
- 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;
- Organ donation(s), except when the donation is made after the coverage giving rise to a benefit has been in force for at least six (6) months.

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.