




Income Insurance - Accident and Sickness

3 Distinct plans



✓ = Included

✗ = Not available

		 Essential Plan	 Superior Plan	 Elite Plan
Advantages based on selected plan	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	✗	✗	✓
Advantages included in all plans	\$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	✓	✓	✓

* Without exceeding the benefit period

** If waiting period of 90 days or less

Important notice: If your client is not eligible for the sickness coverage, the Essential Plan - accident only will be offered.

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