

CreditRelief™ Essentials



“Relief from the financial stress of the unexpected.”

COVERAGE HIGHLIGHTS	
Balance Relief	<p><u>Accidental Death Insurance</u></p> <ul style="list-style-type: none"> Covers outstanding balance of debt upon death of insured, due to accident only.*
Payment Relief	<p><u>Unemployment Protection Plus</u></p> <ul style="list-style-type: none"> Job-loss and Accidental Disability package. Covers monthly payment upon accidental disability or involuntary unemployment of insured.* Maximum 6 payments per occurrence. No limit on number of claim events.
	<p><u>Accidental Disability Coverage</u></p> <ul style="list-style-type: none"> Coverage for disability due to Accident only. 30-day waiting period. Non-Retroactive coverage.
	<p><u>Job-loss Coverage</u></p> <ul style="list-style-type: none"> Job-loss in first 90-days not covered. 30-day waiting period. Non-Retroactive coverage.

PREMIUM	
Single Coverage	\$1,789.00
Joint Coverage	\$2,189.00

* Subject to terms and conditions of the Group Policy.

Administrator:

Reinsurance Management Associates, Inc.

Customer Service: 1 888 307-7443

Fax : 1 888 475-1116



This information sheet does not create nor confer any contractual or other rights. Any rights with respect to the benefits of an insured applicant will be governed by the Group Policy issued to such applicant.

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ELIGIBILITY	
Accidental Death	<ul style="list-style-type: none"> • Age 18-65
Unemployment Protection Plus	<ul style="list-style-type: none"> • Age 18-65 • Regular Employment <ul style="list-style-type: none"> ◇ 25 hours per week for 30 consecutive days preceding Effective Date • Self-employment or Seasonal Employment <ul style="list-style-type: none"> ◇ NOT ELIGIBLE.
TERM OF COVERAGE	
Balance Relief	<ul style="list-style-type: none"> • Up to 84 months • Expiry at 66th birthday
Payment Relief	<ul style="list-style-type: none"> • Up to 84 months • Expiry at 66th birthday
COVERAGE MAXIMUMS	
Balance Relief	<ul style="list-style-type: none"> • \$18,000, Guaranteed Issue
Payment Relief	<ul style="list-style-type: none"> • \$750 per month, Guaranteed Issue
DEFINITIONS	
Definition of Disability	<ul style="list-style-type: none"> • 12-month own-occupation, any-occupation thereafter.
Definition of Job-loss	<ul style="list-style-type: none"> • Involuntary unemployment (excludes self-, contract and seasonal employment). • Must be receiving EI benefits. • No benefits for job-loss occurring in first 90-days of coverage.
EXCLUSIONS	
Pre-existing Condition	<ul style="list-style-type: none"> • 12/12 for both Balance Relief and Payment Relief.
Other	<ul style="list-style-type: none"> • Standard exclusions for self-infliction, substance abuse, war, criminal acts, etc. • NO PANDEMIC EXCLUSION!

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