



COVERAGE HIGHLIGHTS					
Balance Coverage	<p><u>Life Insurance and Accidental Death Insurance</u></p> <ul style="list-style-type: none"> • Covers outstanding balance of debt upon death of insured.* • Life Insurance covers death due to accident and sickness. • Accidental Death covers death due to accident only. 				
Balance Coverage	<p><u>Critical Illness (Balance Coverage)</u></p> <ul style="list-style-type: none"> • Covers outstanding balance of debt upon diagnosis and survival of a covered Critical Illness* 				
Payment Coverage	<p><u>Total Disability</u></p> <ul style="list-style-type: none"> • Covers monthly payment upon disability of insured.* • Covers disability due to accident and sickness. • Retroactive coverage available with 30-day waiting period. • Non-retroactive coverage available with 30-day or 90-day waiting period. 				
Payment Coverage (Package)	<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. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;"><u>Accidental Disability Coverage</u></td> <td> <ul style="list-style-type: none"> • Coverage for disability due to Accident only. • 30-day waiting period. • Non-Retroactive coverage. </td> </tr> <tr> <td><u>Job-loss Coverage</u></td> <td> <ul style="list-style-type: none"> • Job-loss in first 90-days not covered. • 30-day waiting period. • Non-Retroactive coverage. </td> </tr> </table>	<u>Accidental Disability Coverage</u>	<ul style="list-style-type: none"> • Coverage for disability due to Accident only. • 30-day waiting period. • Non-Retroactive coverage. 	<u>Job-loss Coverage</u>	<ul style="list-style-type: none"> • Job-loss in first 90-days not covered. • 30-day waiting period. • Non-Retroactive coverage.
<u>Accidental Disability Coverage</u>	<ul style="list-style-type: none"> • Coverage for disability due to Accident only. • 30-day waiting period. • Non-Retroactive coverage. 				
<u>Job-loss Coverage</u>	<ul style="list-style-type: none"> • Job-loss in first 90-days not covered. • 30-day waiting period. • Non-Retroactive coverage. 				
Payment Coverage	<p><u>Critical Illness (Payment Coverage)</u></p> <ul style="list-style-type: none"> • Covers up to 12 monthly payments upon diagnosis and survival of covered Critical Illness.* 				
Option	<p><u>Vehicle Sell-Back Option</u></p> <ul style="list-style-type: none"> • Can be added to Total Disability, Unemployment Protection Plus, or Critical Illness (Payment Coverage). • Covers Shortfall Benefit, if claimant elects to sell back the vehicle to qualified purchaser, instead of receiving regular benefits.* 				

* 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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(Updated May 1, 2022)



ELIGIBILITY

Life Insurance and Accidental Death

- Age 18-74

Total Disability Insurance

- Age 18-69
- Regular Employment
 - ◊ 25 hours per week for 30 consecutive days preceding Effective Date
- Self-employment or Seasonal Employment
 - ◊ 13 consecutive weeks during the 12 month period preceding Effective Date

Unemployment Protection Plus

- Age 18-69 Regular Employment
 - ◊ 25 hours per week for 30 consecutive days preceding Effective Date
- Self-employment or Seasonal Employment
 - ◊ NOT ELIGIBLE.

Critical Illness Insurance

- Age 18-69

TERM OF COVERAGE

Balance Coverage

- Up to 180 months
- Expiry at 75th birthday

Payment Coverage

- Up to 96 months
- Expiry at 75th birthday

COVERAGE MAXIMUMS

Balance Coverage

- \$150,000, Guaranteed Issue
- \$300,000, with Health Questionnaire

Payment Coverage

- \$1,500 per month, Guaranteed Issue
- \$3,500 per month, with Health Questionnaire

DEFINITIONS

Definition of Disability

- 12-month own-occupation, any-occupation thereafter.

Definition of Job-loss

- 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.

Definition of Critical Illness

- Acute Heart Attack, Life Threatening Cancer, Stroke, or Coronary Artery Bypass Surgery (see Certificate for precise definitions and exclusions).

EXCLUSIONS

Pre-existing Condition

- 12/12 for both Balance Coverage and Payment Coverage.

Other

- Standard exclusions for self-infliction, substance abuse, war, criminal acts, etc.

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