

ASSURE-DEBT

Taking care of your financial commitments
when you can't



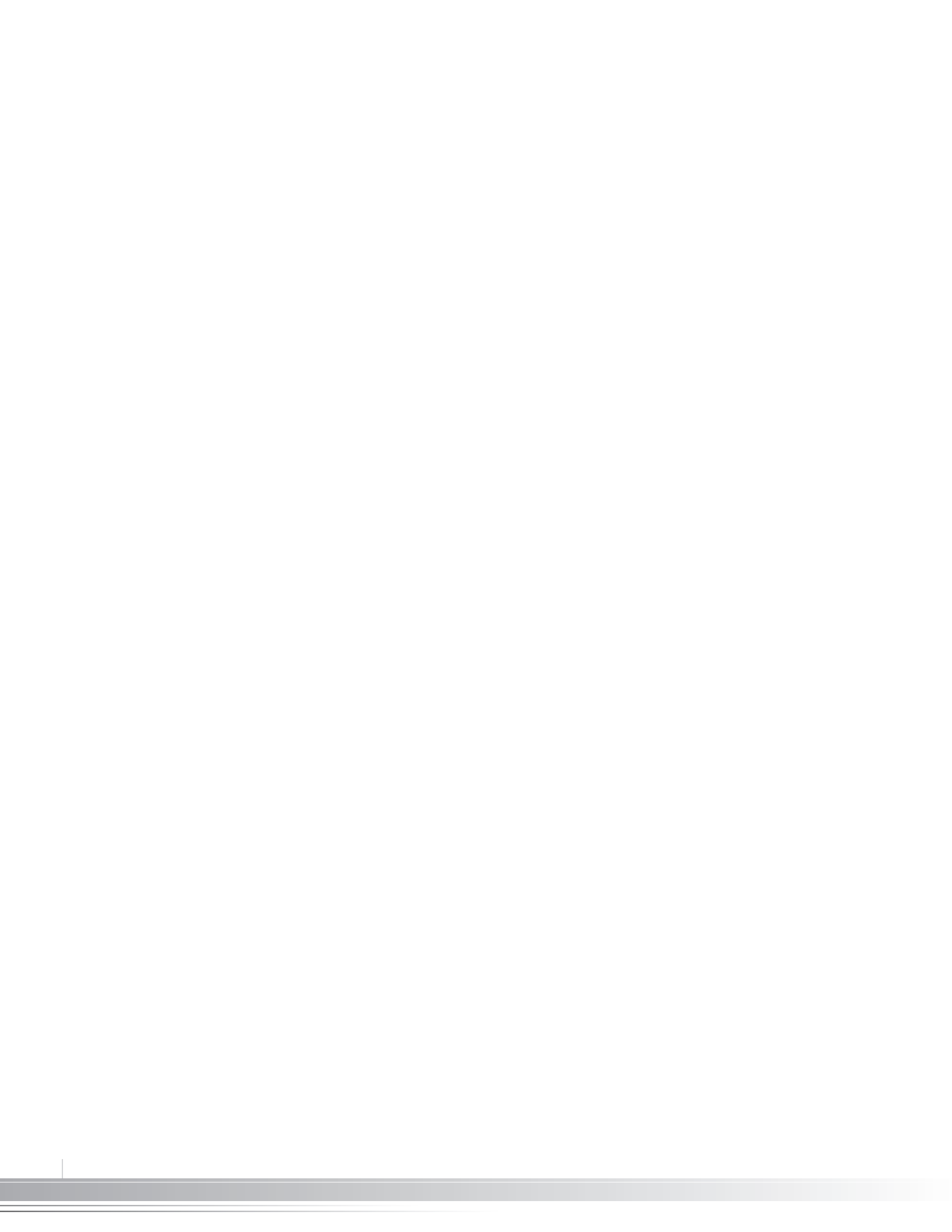


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Humania Assurance is pleased to offer you an affordable alternative to creditor insurance offered by banks. ASSURE-DEBT consists of basic creditor insurance that can be enhanced with a range of options, which means we offer the most flexible and personalized product in the industry. ASSURE-DEBT protects the payment of multiple debts under a single contract.

The following is a summary of the available coverages.

A) CREDITOR INSURANCE PROGRAM COVERING DISABILITY RESULTING FROM AN ACCIDENT OR SICKNESS

Basic coverage:

- Total disability
- Guaranteed insurability included: one option up to \$300 (for insured persons ages 18 to 50 at issue)
- 100% payment for joint personal eligible debt



Optional riders and benefits:

- Life insurance
- Regular occupation
 - Occupational classes C to 4A: 5 years
 - Occupational classes 1A to 4A: to age 65
- Guaranteed insurability rider (expanded): \$500 or \$1,000
- Partial disability (6 or 24 months)
- Optional coverage available: 15-Year Premium Refund
- Optional coverage available: Premium Refund at Age 65
- Retroactive benefit
- Occupational HIV
- Conversion privilege for total disability coverage to a policy to age 75/100 without evidence of insurability

B) CREDITOR INSURANCE PROGRAM COVERING DISABILITY RESULTING FROM AN ACCIDENT (TO AGE 100) OR SICKNESS (TO AGE 75)

Basic coverage:

- Total disability

Optional riders and benefits:

- Life insurance

A) CREDITOR INSURANCE PROGRAM COVERING DISABILITY RESULTING FROM AN ACCIDENT OR SICKNESS

Age at issue (age at last birthday)

18 to 59 years old for level premium
18 to 50 years old for 10-year premium

Eligibility requirements

To be eligible:

The Insured must work at least twenty-one (21) hours per week for thirty-five (35) weeks per year and have a declared annual income of at least \$12,000. Please refer to page 29 of this guide for full details.

For the list of eligible occupations, please refer to page 34.

Premium structure

This policy includes coverages with premiums that change every ten (10) years and level premiums, depending on the coverages selected. The type of premium is indicated for each coverage.

10-year premium: Every ten (10) year period following the effective date, the premium for coverage is increased. The premium is then based on the Insured's initial risk class, his or her attained age and the rates in use at that date.

The 10-year premiums are subject to experience adjustment.

As of the twenty-fifth (25th) month from the date the policy was issued, the policyowner may convert the 10-year premium for each coverage to level premium. The level premium is then based on the Insured's initial risk class, his or her attained age and the rates in use at the date of conversion.

Level premium: The level premium rate is based on the Insured's age and risk class on the date the coverage was issued.

Adjustments to reflect experience

Unless specifically stated otherwise in the coverage, the Insurer may change the premium for each coverage, except Life Insurance rider, based on the morbidity experience for insureds having contracts with similar characteristics.

Premiums for Life Insurance rider are guaranteed as long as the policy is in force.

Type of coverage available:

- Personal
- Multiplex (up to 11 units)
- Commercial

Eligible debts

Any debt payable by periodic payments to a recognized Canadian financial institution.

As examples, without being limited:

- A mortgage or home equity line of credit
- A loan contracted for a moving vehicle (car, boat, motorcycle, recreational vehicle (RV))
- A leverage loan
- A line of credit
- A personal loan
- A credit card
- A business loan

When a mortgage loan or home equity line of credit are considered *Eligible Debt*, Property and School taxes on the collateralized property become eligible amounts. The *Eligible Monthly Amount* will equal 1/12 of the annual assessments.

When the Person Insured has neither a mortgage loan nor a home equity line of credit, his/her monthly residential lease will be considered an *Eligible Debt*, provided it is supported by at a minimum a one-year term agreement, payable to a landlord with no family or business ties or relationship with the Person Insured or the *Policyowner*. (maximum benefit period, two (2) years)

Administrative fees: \$75 per year

Guaranteed renewal

Renewal of the policy is guaranteed up to the Insured's 65th birthday.

TOTAL DISABILITY BENEFIT

1. Maximum monthly benefit

Age at issue: 18 to 59 years old

Maximum monthly benefits

Classes C to 4A:

Personal:	Maximum of \$2,000
Multiplex:	Maximum of \$2,000
Commercial:	Maximum of \$2,000

A policy cannot be issued for monthly benefit amounts under \$400.

When the Insured suffers a total disability, ASSURE-DEBT reimburses the Insured's debts, and the benefit is payable only for repayment of debts. Benefit payment ceases upon the first of the following events: when the Insured is no longer disabled, when the maximum benefit period is attained, or when covered debts are repaid in full or the loans mature.

Integration and coordination

ASSURE-DEBT pays a benefit that supplements any benefits paid under other disability insurance or government plans.

- Benefits under this plan are not integrated with benefits under government plans.
- Because ASSURE-DEBT is not an income replacement plan, benefits are not coordinated with other income replacement benefits. However, if a specific debt is already covered by other insurance, the Insurer will not pay benefits for that debt. Moreover, Humania Assurance group insurance benefits are not coordinated with this product's benefits or with those of any other individual income replacement policies issued by the Company.

2. Designation of the beneficiary for monthly benefits

The policyowner may choose that benefits be paid to himself or herself, to the Insured or to the creditor of his or her choice. With ASSURE-DEBT, you can name several beneficiaries under a single policy.

3. Definitions

Eligible Debt: any fixed-term loan for which the Insured is personally and legally responsible as a borrower or co-borrower with a recognized financial institution including, but not limited to: any personal or business loan (e.g., leverage loan, car loan, boat loan, motorcycle loan, recreational vehicle (RV) loan, student loan, renovation loan), credit card, line of credit, lease, mortgage loan and home equity line of credit.

When the Person Insured has neither a mortgage loan nor a home equity line of credit, his/her monthly residential lease will be considered an Eligible Debt, provided it is supported by at a minimum a one-year term agreement, payable to a landlord with no family or business ties or relationship with the Person Insured or the Policyowner. (maximum benefit period, two (2) years)

Loans between individuals are not considered eligible debt.

Debt (or any increase in debt) contracted during a period of disability will not be considered eligible debt.

Debt (or any increase in debt) contracted by the insured in the ninety (90) days prior to total disability will not be considered eligible debt unless the debt (or any increase in debt) has been contracted within ninety (90) days following the effective date of the disability coverage.

Any debt covered by other disability insurance is not eligible.

Benefits to which the Insured may have a right of claim are based on preceding definition of eligible debt.

Hospitalization: a stay of at least eighteen (18) hours in a hospital as an in-patient.

Total Disability (or Totally Disabled):

For an Insured who holds remunerative work at the start of the disability, it is the state of an Insured who, as a result of an accident or a sickness, is unable, during the waiting period and the twenty-four (24) months that follow, to perform the main duties of his or her occupation when the disability begins and who, during that period, does not hold other employment, and is under the continuous and appropriate treatment and care of a physician.

Thereafter, it is the state of an Insured who, as a result of an accident or a sickness, is unable to perform any remunerative work that he or she is reasonably qualified to perform based on his or her education, training or experience and who remains under the continuous and appropriate treatment and care of a physician.

For an Insured who is without work at the start of the disability, it is the state of an Insured who, as a result of an accident or sickness, is unable to perform any remunerative work that he or she is reasonable qualified to perform based on his or her education, training or experience and who remains under the continuous and appropriate treatment and care of a physician.

4. Limitations

If the Insured has been without work for over sixty (60) days when the total disability begins, the benefit payable is modified as follows:

- the Insurer will pay fifty percent (50%) of the eligible monthly amount for disability to a maximum benefit of one thousand two hundred dollars (\$1,200) for all the disability coverages the Insured holds with the Insurer;
- where the waiting period is less than ninety (90) days, it shall be replaced by a waiting period of ninety (90) days;
- the maximum benefit period shall be twenty-four (24) months.

If the Insured declares bankruptcy while disabled, disability benefits cease as of the date of bankruptcy.

5. Waiting period (in days)

Three (3) possible combinations of waiting periods are offered:

Accident	30	60	90
Sickness	30	60	90

During hospitalization or day surgery, benefits are payable on the first (1st) day.

Accumulation of disability days

Continuous disability periods of seven (7) days or more, resulting from the same cause, may be added together to satisfy the waiting period.

For occupational classes B, 1A and 2A, recurrent disabilities may be added together over a period of six (6) months to satisfy the waiting period.

For occupational classes 3A and 4A, recurrent disabilities may be added together over a period of twelve (12) months to satisfy the waiting period.

6. Recurrent disability and multiple causes of disability

All recurrent disabilities attributable to a same or related cause are considered to be the continuation of a single and same disability if the relapse occurs within a period of:

- Six (6) months for occupational classes B, 1A and 2A;
- Twelve (12) months for occupational classes 3A and 4A.

The waiting period does not begin to elapse anew and debt benefit payments are added to past payments in determining the maximum benefit period stipulated in the Schedule of Benefits, subject to the "Multiple causes of disability" clause.

Multiple causes of disability: If another accident or sickness occurs during the benefit period, no benefit will be payable under this policy for that other accident or sickness.

If, at the end of the maximum benefit period, the total disability continues and the Insured has not recovered from his or her first disability and another accident or sickness occurs, no benefit will be payable under this policy for that other accident or sickness.

7. Maximum benefit period

- 2 years
- 5 years
- To age 65

Limitation:

An residential lease is eligible for two (2) years and is nil thereafter.

Benefit payments under ASSURE-DEBT cease when the debts have been repaid in full.

Under no circumstances will a monthly disability benefit be payable beyond age 65. However, the following rider may be purchased at the time of issue:

Option to convert Total Disability coverage to Age 75/100 policy without evidence of insurability. This option allows an Insured between the ages of 55 and 65 who holds full-time employment to convert his or her coverage to Age 75/100 policy, provided the policy is not maintained in force through a waiver of premiums. See full details on page 19 of this guide.

8. Assumed total and permanent disability

If, as a result of an accident or a sickness, the Insured sustains the total and permanent loss of use of two limbs or one sense among those listed below, the Insured is considered to be totally disabled, whether or not he or she holds other employment and whether or not he or she is under the regular care of a physician.

Total and permanent loss of use of two limbs or one sense among those listed below means:

- Loss of a hand or a foot: complete severance at or above the wrist or ankle joint; where there is no severance, total and permanent loss of use of the hand or foot;
- Loss of hearing: total and irrecoverable loss of hearing in both ears, with a hearing threshold of ninety (90) decibels or over within a speech threshold of five hundred (500) to three thousand (3,000) cycles per second, confirmed by an otolaryngologist registered and licensed to practice in Canada;
- Loss of sight: total and irrecoverable loss of sight in both (2) eyes (visual acuity of twenty over two hundred (20/200) or less, or a field of vision of less than twenty (20) degrees).

9. Other included benefits

Waiver of premiums

When the Insured is eligible to receive disability benefits, the Insurer waives the payment of subsequent premiums. This waiver terminates on the date the Insured is no longer eligible to receive disability benefits.

Death benefit

When the Insurer is paying disability benefits for eligible debt and the Insured dies, the Insurer will pay the beneficiary a lump-sum benefit equal to five (5) times the eligible monthly amount, to a maximum of ten thousand dollars (\$10,000).

Rehabilitation

When the Insurer pays a disability benefit for eligible debt under this policy, the Insurer will pay the cost of services related to a rehabilitation program provided these services are not already covered by another program or service and that the Insurer approves the program in writing prior to the Insured's participation.

Organ donation

No benefit is payable for disability resulting from organ donation, except when the donation is made after the coverage giving rise to a benefit has been in force for at least six (6) months.

10. Policy and coverage termination

Unless stipulated otherwise in a given coverage, this policy and its coverages terminate at the earliest of the following dates:

- the date a written request from the policyowner is received or the date stipulated in that request, if later than the date of receipt;
- the date the Total Disability benefit is cancelled;
- the date the grace period for premium payment expires;
- the date of the policy anniversary following the Insured's sixty-fifth (65th) birthday;
- the date the Insured ceases to be a Canadian resident;
- the date the Insured dies.



GUARANTEED INSURABILITY (INCLUDED)

Age at issue: 18 to 50 years old

The sum of the Total Disability benefits and the amount for this coverage cannot exceed the maximum provided on page 6.

This coverage enables the policyowner to increase, on a one-time basis, the monthly Total Disability benefit for the Insured's debt by twenty-five percent (25%), subject to a maximum of three hundred dollars (\$300), without having to provide a medical declaration, subject to the following conditions:

- the Insured must not be disabled when the option is elected; and
- the increase must be requested no later than thirty (30) days before the option's anniversary date.

The disability benefits resulting from the election of the option:

- must be multiples of hundred dollars (\$100); and
- will have the longest waiting period and maximum benefit period of the coverages present on the policy.

If the policyowner chooses not to apply the maximum amount when electing the option, the balance is not carried over for later use.

The Total Disability coverage that results from the election of the option takes effect at the policy anniversary following the date at which the option is elected.

The premium for this coverage is based on the Insured's attained age at that anniversary, the same risk class as the initial total disability and the rates in effect at the time of the option. Any limitation or exclusion with respect to the Total Disability coverage also applies to the additional coverage resulting from the election of this option.

When an option is elected, the following riders and the related premiums also automatically increase, when these riders are listed in the Schedule of Benefits and are in force when the option is elected:

- Partial Disability;
- Retroactive Benefit;
- Regular Occupation;
- Occupational HIV;
- 15-Year Premium Refund;
- Premium Refund at age 65
- Conversion Privilege for Total Disability;
- 100% Payment for Joint Personal Eligible Debt.



Termination of coverage

This coverage terminates at the earlier of the following dates:

- the date at which the option has been elected;
- five (5) years after the effective date of the policy.

Riders

RIDERS

LIFE INSURANCE

1 .Benefits

In the event of the Insured's death, the Insurer will pay to the beneficiary:

- the monthly death benefit indicated in the Schedule of Benefits, for the period indicated in that summary; or
- at the beneficiary's request, in lieu of the monthly benefit, a lump sum equal to the present value of the death benefit payments, commuted at an interest rate of five and a half percent (5.5%) per year.

The duration of the monthly payments payable to the beneficiary in the event of death will be the same as the Total Disability duration selected. For durations of 2 and 5 years, the payments in the event of death can continue after age 65.

3 monthly benefit options in the event of death: 50%, 100% or 200% of Total Disability monthly benefits

When the beneficiary chooses the payment of a monthly benefit but dies before the payment period ends, a lump sum equal to the present value of the unpaid amounts will be paid to the beneficiary's estate.

2. Conversion privilege

Subject to the conditions below, and while the rider is in force, the policyowner may request that the Insured's Life Insurance Rider be converted to a level premium, non-participating whole life insurance policy designated by the Insurer, without evidence of insurability, subject to the following conditions:

For duration to age 65, the policyowner may convert up to 50% of the present value of the monthly death benefit.

For duration of two (2) years, the policyowner may convert up to twenty-four (24) times the monthly benefit or sixty (60) times for duration of five (5) years.

The premium for the new policy shall be based on:

- the Insured's attained age;
- the rates in use at the date of conversion; and
- the risk class of this policy.

If the present rider is issued with an extra premium or with limitations, the converted policy will also be issued subject to same conditions.

All additional riders or benefits will be subject to satisfactory evidence of insurability.

If the policy is converted while the Insured's premiums are waived, the new policy will not include that benefit and the policyowner will have to pay the premiums.

3. Premium

The premium is leveled. The premium for this rider is not subject to adjustments for experience and will never increase.

4. Exclusions

If the Insured commits suicide within two (2) years of the coverage's effective date or reinstatement, whether he or she is sane or insane, the Insurer's liability is limited to a refund of the premiums paid for this coverage.

5. Maintaining rider in force

At the policyowner's written request, this Life Insurance Rider may be maintained in force even if all disability benefits under the policy are cancelled. However, there will be no longer premium reimbursement in the policy. Administrative fees will have to be paid.

REGULAR OCCUPATION

2 duration options

- 5 years (classes 1A to 4A)
- To age 65 (classes 1A to 4A)

When this rider is in force, the definition of total disability is replaced by the following text and applies for the period stipulated in the Schedule of Benefits for this rider.

a) 5-year duration

Total disability (or totally disabled):

For an Insured who holds remunerative work at the start of the disability, it is the state of an Insured who, as a result of an accident or a sickness, is unable, during the waiting period and the sixty (60) months that follow, to perform the main duties of his or her regular occupation at the start of the disability and who, during this period, does not hold other employment, and is under the continuous and appropriate treatment and care of a physician.

For a disability that lasts beyond the term indicated in the Schedule of Benefits, it is the state of an Insured who, as a result of an accident or a sickness, is unable to perform any remunerative work that he or she is reasonably qualified to perform based on his or her education, training or experience and who remains under the continuous and appropriate treatment and care of a physician.

For an Insured who has been without work at the start of the disability, it is the state of an Insured who, as a result of an accident or a sickness, is unable to perform any remunerative work that he or she is reasonably qualified to perform based on his or her education, training or experience and who remains under the continuous and appropriate treatment and care of a physician.

b) Duration to age 65 (not available for classe B)

Total disability (or totally disabled):

For an Insured who holds remunerative work at the start of the disability, it is the state of an Insured who, as a result of an accident or a sickness, is unable to perform the main duties of his or her regular occupation at the start of the disability and who does not hold other employment, and is under the continuous and appropriate treatment and care of a physician.

For an Insured who has been without work at the start of the disability, it is the state of an Insured who, as a result of an accident or a sickness, is unable to perform any remunerative work that he or she is reasonably qualified to perform based on his or her education, training or experience and who remains under the continuous and appropriate treatment and care of a physician.

GUARANTEED INSURABILITY RIDER (EXPANDED)

If this rider is chosen, it will replace entirely the Guaranteed Insurability included in this policy.

Not available for policies with extra premiums or policies covering business loans.

Age at issue: 18 to 50 years old

2 amount options

- \$500
- \$1,000

Limitations

The sum of the Total Disability benefits and the amount selected for this rider cannot exceed the maximum provided according to the type of protection.

Personal:	Maximum of \$2,000
Multiplex:	Maximum of \$2,000
Commercial:	Not offered

Exercise of an option

This rider allows the policyowner to increase the Total Disability benefit for his or her debt at each policy anniversary by an amount of: three hundred dollars (\$300) for the first election and by up to twenty percent (20%), of the amount indicated in the Schedule of Benefits, for the following elections, without having to provide a medical declaration, subject to the following conditions:

- the rider must be in force;
- the Insured must not be disabled when the option is elected;
- the Insured must be under 56 years old;
- the increase must be requested no later than thirty (30) days before the option's anniversary date.

The disability benefits resulting from the election of these options:

- must be multiples of one hundred dollars (\$100); and
- the waiting period will be the same as that of the Total Disability benefit with the longest delay;
- the maximum benefit period will be the same as that of the Total Disability benefit with the longest waiting period. If the longest waiting period is combined with two (2) different maximum benefit periods, the longer of the two (2) periods will apply.

If the policyowner chooses not to apply the maximum amount when electing an option, the balance is not carried over to a later option.

The Total Disability benefit that results from the election of an option takes effect at the policy anniversary following the date at which the option is elected.

The premium for this coverage is based on the Insured's attained age at that anniversary, the same risk class as the initial total disability and the rates in effect at the time of the option. Any limitation or exclusion with respect to the Total Disability benefit also applies to the additional benefit resulting from the election of this option.

When an option is elected, the following riders and the related premiums also automatically increase, when these riders are listed in the Schedule of Benefits and are in force when the option is elected:

- Partial Disability;
- Retroactive Benefit;
- Regular Occupation;
- Occupational HIV
- 15-Year Premium Refund;
- Premium Refund at age 65
- Conversion Privilege for Total Disability

PARTIAL DISABILITY RIDER

Condition: The Insured must work at least thirty (30) hours per week for at least thirty-five (35) weeks per year, both at the time of issue and at the onset of disability.

2 benefit duration options

- 6 months
- 2 years (not available for home based workers)

1. Benefits

For occupational classes B, 1A and 2A

When the Insured is totally disabled for the entire waiting period and then becomes partially disabled, the Insurer will pay, on a monthly basis, while the Insured is partially disabled, fifty percent (50%) of the total eligible monthly amounts to a maximum of the amount of Partial Disability Rider indicated in the Schedule of Benefits subject to the waiting period and the maximum benefit period.

For occupational classes 3A and 4A

When the Insured has been at least partially disabled for a minimum period equal to his or her waiting period, and the partial disability continues beyond the expiry of that period, the Insurer will pay, on a monthly basis, while the Insured is partially disabled, fifty percent (50%) of the total eligible monthly amounts, to a maximum of the amount of Partial Disability Rider indicated in the Schedule of Benefits subject to the waiting period and the maximum benefit period.

2. Limitations

When, for a same disability, both Total Disability and Partial Disability benefits are paid, the total benefit period cannot exceed the maximum benefit period for Total Disability.

If the Insured declares bankruptcy while disabled, benefits cease to be payable during that disability.

3. Definition

Partial disability (or partially disabled): the state of an Insured who is not totally disabled but who, as a result of an accident or a sickness, is unable to perform at least one of the main duties of his or her occupation when the disability begins or who is unable to work at least fifty percent (50%) of the time usually devoted to his or her occupation, while under the continuous treatment and care of a physician.

100% PAYMENT RIDER FOR JOINT PERSONAL ELIGIBLE DEBT



While this rider is in force, the following text in the definition of **Eligible Monthly Amount** in section Definitions:

For any personal eligible debt contracted by several parties on a joint basis, the eligible monthly amount corresponds to 100%.

15-YEAR PREMIUM REFUND

Age at issue: 18 to 50 years

Level premium structure most be chosen.

1. Benefit

Under this rider, the Insurer will reimburse seventy-five percent (75%) of the refundable premiums for the refund period, provided the Insured is living at the date the refund period is completed.

Limitations

The refund applies to coverages that were issued before age fifty (50) and that have not been cancelled at the policyowner's request.

Exclusions

The refund excludes:

- waived premiums paid by the Insurer;
- premiums covering administrative fees.

2. Definitions

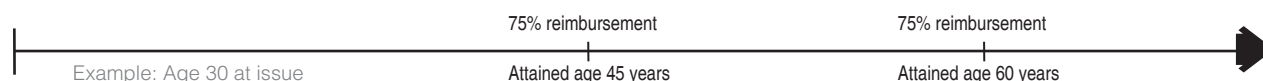
Refund period: the period of fifteen (15) consecutive years of coverage beginning at the effective date of each coverage, during which no benefit was paid or is payable. If the Insurer pays a benefit of any kind, a new refund period begins to elapse at the date on which the next payable premium is paid following the date of the last benefit payment, provided the Insured is under age fifty (50).

Premiums paid: premiums paid by or on behalf of the policyowner to the Insurer, for all coverages under the policy for which the benefit amount has not been reduced by more than twenty-five percent (25%) at the policyowner's request.

If the benefit amount has been reduced by over twenty-five percent (25%) at the policyowner's request, the resulting premium shall be considered to have been the premium paid from the start of the refund period for the purpose of this rider.

Refundable premiums: the sum of all premiums paid to the Insurer, since the beginning of the refund period, for each in-force coverage at the start of the refund period.

For coverages converted to level premium, the period of fifteen (15) consecutive years of coverage begins at the coverage's original effective date.



PREMIUM REFUND AT AGE 65

1. Benefit

When the insured reaches the insurance age of sixty-five (65), the insurer will pay the sum of refundable premiums less any benefits that may have been paid by the Insurer since the date on which the Policy was issued.

Limitations

The refund applies to coverages that have not been cancelled at the Policyowner's request.

Exclusions

The refund excludes:

- Waived premiums paid by the Insurer;
- Premiums covering administrative fees.

2. Definitions

Refundable Premiums: the sum of premiums for all coverages eligible for a refund. For each coverage, the amount of refundable premiums will be equal to the sum of the premiums paid multiplied by the refundable percentage applicable to the coverage.

The percentage applicable to the premiums paid varies depending on the Insured's age when each coverage was issued, as follows:

Age of Insured when coverage was issued	Refundable percentage
Age 18 to 45	100%
Age 46 to 55	50%
Age 56 and over	0%

Premiums Paid: premiums paid by or on behalf of the Policyowner to the Insurer, for all coverages under the Policy for which the benefit amount has not been reduced by more than twenty-five percent (25%) at the Policyowner's request.

If the benefit amount has been reduced by over twenty-five percent (25%) at the Policyowner's request, the resulting premium shall be considered to have been the premium paid from the start of the Refund Period for the purpose of this benefit.

For coverages converted to level premium, the age used to determine the refundable percentage is based on the coverage's original effective date.



3. Examples

In the 2 following examples, the Insured is 52 years of age at policy issue.

At age 65 the Insured would be entitled to a 50% refund of the premiums paid (see item 1 in the table). In example 1, the Insured reduces the coverage by 50% at age 60. In example 2, the coverage is reduced by 25% also at age 60.

Example 1			
Année	Age reached	Benefit	Annual premium
1	52	\$1,000	\$800
2	53	\$1,000	\$800
3	54	\$1,000	\$800
4	55	\$1,000	\$800
5	56	\$1,000	\$800
6	57	\$1,000	\$800
7	58	\$1,000	\$800
8	59	\$1,000	\$800
9	60	\$500	\$400
10	61	\$500	\$400
11	62	\$500	\$400
12	63	\$500	\$400
13	64	\$500	\$400
		Total	\$8,400

Premium refund at age 65 = \$2,600
(13 x \$400 x 50%)

Example 2			
Year	Age reached	Benefit	Annual premium
1	52	\$1,000	\$800
2	53	\$1,000	\$800
3	54	\$1,000	\$800
4	55	\$1,000	\$800
5	56	\$1,000	\$800
6	57	\$1,000	\$800
7	58	\$1,000	\$800
8	59	\$1,000	\$800
9	60	\$750	\$600
10	61	\$750	\$600
11	62	\$750	\$600
12	63	\$750	\$600
13	64	\$750	\$600
		Total	\$9,400

Premium refund at age 65 = \$4,700
(8 x \$800 + 5 x \$600) x 50%

Example 3

A person holds a policy with two (2) disability coverages with different waiting periods. For example:

- A \$1,000 benefit payable after 30 days; and
- A \$600 benefit payable after 60 days.

The client requests that the first coverage be reduced to \$800 and the second to \$400.

For the purpose of calculating the premium refund, the first coverage will be considered to have been reduced by 20% and the second by 33%.

4. Early premium refund

Beginning when the Insured reaches age sixty (60), the policyowner may, upon written request, choose to terminate his or her policy in order to benefit from an early premium refund. In this case, the refundable percentages indicated in section 1 of this coverage are reduced by half of one percent (0.5%) per month remaining before the Insured reaches age sixty-five (65).

For example, an anticipated premium refund requested on the policy anniversary date by a sixty-two-year old (62) Insured means that the refundable percentages, shown in the table at item 1, will be reduced by eighteen percent (18%), as a result of the thirty six (36) month penalty.

CONVERSION PRIVILEGE FOR TOTAL DISABILITY

Not available for policy covering business loans.

Conversion privilege when the Insured holds full-time employment

The policyowner may obtain, for the Insured, creditor insurance coverage against disability resulting from an accident up to age 100, along with coverage against a disability resulting from sickness up to age 75, without evidence of insurability, subject to the following conditions:

- the Insured is between the ages of 55 and 65;
- the Insured holds full-time employment; and
- the policy is not maintained in force through a waiver of premiums.

The new coverage shall:

- be issued in consideration of the cancellation of all existing coverages at the time of conversion, with the exception of the Life Insurance Rider, which may remain in force under this contract or be appended to the new converted policy;
- be subject to Total Disability benefit corresponding to no more than one hundred percent (100%) of all Total Disability coverages under the policy, not to exceed a maximum of two thousand dollars (\$2,000) in monthly benefits;
- have a maximum benefit period of two (2) years with a waiting period of ninety (90) days;
- be established using the rates then in effect based on the Insured's age at the time of conversion.



Rider

RETROACTIVE BENEFIT RIDER

When the Insurer pays Total Disability benefits for eligible debt for six (6) consecutive months under a Total Disability coverage of this policy having a waiting period of sixty (60) days or more, the Insurer will pay a lump sum equal to the Total Disability benefits that would have been paid during the waiting period, under that Total Disability coverage, as though the waiting period did not apply, up to a lump sum equal to three (3) months of Total Disability benefits.

For example, an Insured purchases a policy with two Total Disability benefits plus the Retroactive Benefit rider as follows:

COVERAGE	WAITING PERIOD	DURATION	BENEFIT
1) total disability	30 days	5 years	\$1,000
2) total disability	90 days	5 years	\$2,000
3) retroactive benefit			

In this example, once the Insured has received Total Disability benefits for six (6) consecutive months under coverage 2, the Insurer will pay an additional lump sum benefit equal to the benefit that would have been paid in lieu of the 90-day waiting period, that is the sum of \$6,000.

Rider

OCCUPATIONAL HIV RIDER

The Insurer will pay a monthly benefit equal to the benefit under the Total Disability coverage for eligible debt, in lieu of that benefit, when:

- the Insured is diagnosed as having contracted the human immunodeficiency virus (HIV);
- the Insured accidentally contracted the virus in the course of his or her usual occupational duties; and
- the Insured is prohibited from performing the main duties of his or her usual occupation by law or under the general written policy of a regulatory medical body or a professional or occupational licensing body.

For all the limitations and exclusions applicable to this rider, please refer to the policy.

Eligible occupations:

Chiropractor, dental hygienist, dentist, physician, certified nursing assistant, licensed nurse, emergency medical technician, podiatrist, laboratory technician.

OCCUPATIONAL RECLASSIFICATION

Rules

To be eligible for an occupational reclassification, the Insured must:

1. work outside the home over 50% of the time; and
2. have at least 3 years experience in the same company; and
3. meet one of the following criteria:
 - a) have at least 5 years of related experience; or
 - b) have at least 5 employees under his supervision.
 and
4. have exceeded the following income requirements in the last two years:
 - a) \$35,000 for an occupational reclassification from B to 1A, from 1A to 2A or from 2A to 3A;
 - b) \$60,000 for an occupational reclassification from 3A to 4A;
 - c) \$100,000 for a two-level occupational reclassification from 1A to 3A or from 2A to 4A.

Restrictions

Drivers, fishermen, farm-owners and forest industry workers are not eligible for reclassification..

Summary table of rules

Reclassification	Work outside the home more than 50% of the time	3 years of experience in the same company	5 years of related experience or 5 employees	Income over \$35,000 in the last 2 years	Income over \$60,000 in the last 2 years	Income over \$100,000 in the last 2 years
B to 1A	x	x	x	x		
1A to 2A	x	x	x	x		
1A to 3A	x	x	x			x
2A to 3A	x	x	x	x		
2A to 4A	x	x	x			x
3A to 4A	x	x	x		x	

AUTHORIZED CHANGES AFTER THE POLICY IS ISSUED

The following changes are the most frequently requested.

If the change you want to make does not appear in the following table, please contact Humania Assurance Advisor Service Centre for more information.

Type of change permitted	Permitted at all times ¹	Permitted only on the anniversary date
Change from smoker to non-smoker	X	
Reduction of the benefit amount	X	
Cancellation of a rider**	X	
Conversion of life insurance rider**	X	
Change a waiting period for a longer period	X	
Change a benefit duration for a shorter duration	X	
Exercise an option of the guaranteed insurability*		X

¹ Permitted at all times: Applicable at the date of the next pre-authorized payment or invoicing.

Impact of the above changes on the premium refund calculation

- * For changes denoted by one asterisk, the change will be considered as an added coverage and the attained age of the Insured on the effective date of the change will be used to calculate the premium refund.
- ** For changes denoted by two asterisks, the premiums for the cancelled coverages will be completely excluded from the premium refund calculation.
- For all other changes mentioned above, the age and the effective date of the original coverage will be used to calculate the premium refund.

Policy replacement

Policy with a premium refund provision replaced by an ASSURE-DEBT policy:

If the cancelled policy included a premium refund provision, this provision will also be cancelled. Premium refunds cannot be transferred from one policy to another. This rule also applies to an ASSURE-DEBT policy replaced by another ASSURE-DEBT policy.

B) CREDITOR INSURANCE PROGRAM COVERING DISABILITY RESULTING FROM AN ACCIDENT (TO AGE 100) OR SICKNESS (TO AGE 75)

Age at issue (age at last birthday):

55 to 65 years old

Eligibility requirements

To be eligible:

The Insured must work at least twenty-one (21) hours per week for thirty-five (35) weeks per year and have a declared annual income of at least \$12,000. Please refer to page 29 of this guide for full details.

For the list of eligible occupations, please refer to page 34.

Premium structure and adjustments to reflect experience

Level premium: The level premium rate is based on the Insured's age and risk class on the date the coverage was issued. The Insurer may change the premium for each coverage based on the morbidity experience for insureds with contracts with similar characteristics. No change in premium occurs at age seventy-five (75).

The premiums for the Life Insurance rider are guaranteed.

Coverage termination and renewal

At age seventy (75) for Total Disability coverage in the event of sickness and at age one hundred (100) for coverage in the event of accident.

TOTAL DISABILITY COVERAGE – SICKNESS TO AGE 75 / ACCIDENT TO AGE 100

1. Maximum monthly benefit

Minimum: \$400

Maximum: \$2,000 (not available for business loans)

When the Insured suffers a total disability, ASSURE-DEBT reimburses the Insured's debts, and the benefit is payable only for repayment of debts. Benefit payment ceases upon the first of the following events: when the Insured is no longer disabled, when the maximum benefit period is attained, or when covered debts are repaid in full or the loans mature.

Integration and coordination

ASSURE-DEBT pays a benefit that supplements any benefits paid under other disability insurance or government plans.

- Benefits under this plan are not integrated with benefits under government plans.
- Because ASSURE-DEBT is not an income replacement plan, benefits are not coordinated with other income replacement benefits. However, if a specific debt is already covered by other insurance, the Insurer will not pay benefits for that debt. Moreover, Humania Assurance group insurance benefits are not coordinated with this product's benefits or with those of any other individual income replacement policies issued by the Company.

2. Definitions

Total Disability (or Totally Disabled):

For an Insured who holds remunerative work at the start of the disability, it is the state of an Insured who, as a result of an accident or a sickness, is unable to perform the main duties of his or her occupation when the disability begins and who does not hold other employment, and is under the continuous and appropriate treatment and care of a physician.

For an Insured who has been without work at the start of the disability, it is the state of an Insured who, as a result of an accident or a sickness, is unable to perform any remunerative work that he or she is reasonably qualified to perform based on his or her education, training or experience and who remains under the continuous and appropriate treatment and care of a physician.

3. Maximum benefit period: 2 years

Under no circumstances will a monthly benefit be payable beyond seventy-five (75) years of age following sickness and one hundred (100) years following an accident or if debts are entirely reimbursed.

An residential lease is eligible for two (2) years and is nil thereafter.

4. Waiting period: 90 days in case of accident, sickness or hospitalization

Accumulation of disability days

Continuous disability periods of seven (7) days or more, resulting from the same cause, may be added together to satisfy the waiting period.

The recurrent disabilities may be added together over a period of six (6) months to satisfy the waiting period.

5. Recurrent disability and Multiple causes of disability

All recurrent disabilities attributable to a same or related cause are considered to be the continuation of a single and same disability if the relapse occurs within a period of six (6) months. The waiting period does not begin to elapse anew and debt benefit payments are added to past payments in determining the maximum benefit period stipulated in the Schedule of Benefits, subject to the "multiple causes of disability" clause.

Multiple causes of disability: If another accident or sickness occurs during the benefit period, no benefit will be payable under this policy for that other accident or sickness.

If, at the end of the maximum benefit period, the total disability continues and the Insured has not recovered from his or her first disability and another accident or sickness occurs, no benefit will be payable under this policy for that other accident or sickness.

6. Other included benefits

Waiver of premiums

When the Insured is eligible to receive disability benefits, the Insurer waives the payment of subsequent premiums. This waiver terminates on the date the Insured is no longer eligible to receive disability benefits.

Rehabilitation

When the Insurer pays a disability benefit for eligible debt under this policy, the Insurer will pay the cost of services related to a rehabilitation program provided these services are not already covered by another program or service and that the Insurer approves the program in writing prior to the Insured's participation.

Organ donation

No benefit is payable for disability resulting from organ donation, except when the donation is made after the rider giving rise to a benefit has been in force for at least six (6) months.

7. Limitations

When the Insured has been without work for over sixty (60) days at the onset of total disability, the benefit payable is modified as follows:

- the Insurer will pay, on a monthly basis, the total eligible monthly amount to a maximum of the lesser of fifty percent (50%) of the amount of Total Disability coverage indicated in the Schedule of Benefits or a maximum benefit of one thousand two hundred dollars (\$1,200) for all disability coverages the Insured holds with the Insurer.

If the Insured declares bankruptcy while disabled, benefits cease to be payable during that disability.

LIFE INSURANCE

1. Benefits

In the event of the Insured's death, the Insurer will pay to the beneficiary:

- the monthly death benefit indicated in the Schedule of Benefits, for the period indicated in that summary; or
- at the beneficiary's request, in lieu of the monthly benefit, a lump sum equal to the present value of the death benefit payments, commuted at an interest rate of five and a half percent (5.5%) per year.

When the beneficiary chooses the payment of a monthly benefit but dies before the payment period ends, a lump sum equal to the present value of the unpaid amounts will be paid to the beneficiary's estate.

2. Premium

The premium for this rider is payable until the policy anniversary at which the Insured reaches the age of one hundred (100). After that date, the rider will remain in effect without premium payment.

For as long as the policy is in force, the premium for this rider will never increase and renewal is guaranteed provided the premium is paid within the required period.

3. Exclusions

If the Insured commits suicide within two (2) years of the rider's effective date or reinstatement, whether he or she is sane or insane, the Insurer's liability is limited to a refund of the premiums paid for this rider.

4. Maintaining rider in force

At the policyowner's written request, this Life Insurance Rider may be maintained in force even if all disability benefits under the policy are cancelled. However, there will be no longer premium reimbursement in the policy. Administrative fees will have to be paid.

EXCLUSIONS APPLICABLE TO ASSURE-DEBT

Creditor Insurance

No benefit will be payable for disability that results from:

- attempted suicide or intentionally self-inflicted injury or dismemberment, whether the Insured is sane or insane;
- the Insured's participation in the commission or attempted commission of an unlawful act or crime, driving a motor vehicle or piloting a boat while under the influence of narcotics or while his or her blood alcohol concentration exceeds the legal limit;
- drug addiction, alcoholism 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 the Insured's participation in a popular uprising.
- injury sustained during a flight, except if the Insured is a passenger on an aircraft operated by a common carrier;
- cosmetic surgery or elective surgery, and any resulting complication;
- experimental treatments and treatments involving the application of new procedures or new treatments that are not yet standard practice.

No disability benefit will be payable for:

- pregnancy, childbirth, miscarriage or any resulting condition, except in the case of a pathologic complication;
- any period during which the Insured is incarcerated in a penitentiary or a government detention facility;
- debt (or any increase in debt) contracted during a period of disability;
- debt (or any increase in debt) contracted by the insured in the ninety (90) days prior to total disability unless the debt (or any increase in debt) has been contracted within ninety (90) days following the effective date of the disability coverage;
- any debt specifically covered by other debt or credit insurance.

If the Insured declares bankruptcy while disabled, disability benefits cease as of the date of bankruptcy.

No death benefit is payable if the Insured commits suicide within two (2) years of the coverage's effective date or reinstatement whether he or she is sane or insane.

Other exclusions may apply to some policy riders.

Please refer to the policy for all limitations and exclusions applicable to each rider.

LIMITATIONS

If the Insured refuses any treatment or medication deemed necessary for his or her health, the Insurer may interrupt payment of monthly benefits.

Disability benefits are determined based on the Insured's eligible monthly amount at the onset of the disability, up to the maximum sum insured indicated in the Schedule of Benefit. The policyowner should regularly check to ensure that the amount of coverage continues to meet his or her needs.

DETERMINING ELIGIBLE DEBTS AND BENEFITS PAYABLE

ASSURE-DEBT pays a benefit to cover the debts of the Insured. The amount of the coverage and the benefits payable is based on the eligible debts not on the income of the Insured. In the event of a claim, proofs of debts must be submitted to the Insurer for the purpose of determining the benefit payment and the maximum benefit period.

Eligible Debt: any fixed-term loan for which the Insured is personally and legally responsible as a borrower or co-borrower with a recognized financial institution including, but not limited to: any personal or business loan (e.g., leverage loan, car loan, boat loan, motorcycle loan, recreational vehicle (RV) loan, student loan, renovation loan), credit card, line of credit, lease, mortgage loan and home equity line of credit.

When the Person Insured has neither a mortgage loan nor a home equity line of credit, his/her monthly residential lease will be considered an *Eligible Debt*, provided it is supported by at a minimum a one-year term agreement, payable to a landlord with no family or business ties or relationship with the Person Insured or the *Policyowner*. (maximum benefit period, two (2) years)

Loans between individuals are not considered eligible debt.

Debt (or any increase in debt) contracted during a period of disability will not be considered eligible debt.

Debt (or any increase in debt) contracted by the insured in the ninety (90) days prior to total disability will not be considered eligible debt unless the debt (or any increase in debt) has been contracted within ninety (90) days following the effective date of the disability coverage.

Any debt covered by other disability insurance is not eligible.

Lease: any debt arrangement financing goods, specifically excluding any residential or commercial housing lease.

Eligible Monthly Amount: a monthly amount equivalent to the periodic payment the Insured must make to reimburse eligible debt.

The eligible monthly amount is based on the periodic payment payable converted to a monthly basis by multiplying the periodic payment by the following factor: for a weekly payment, a factor of 52/12; for a bi-weekly payment, a factor of 26/12.

Specifically, the eligible monthly amount for:

- **a line of credit or a credit card** corresponds to the lesser of three percent (3%) of the balance owing at the onset of disability and the minimum amount payable to the financial institution on the balance owing at the onset of disability. This amount is eligible for ten (10) years and is nil thereafter.
- **a home equity line of credit** corresponds to the regular periodic amount debited by the financial institution in the six (6) months prior to the onset of disability. If there is no regular periodic payment, the eligible monthly amount corresponds to the lesser of three percent (3%) of the balance owing at the onset of disability, and the monthly interest charged by the financial institution on the balance owing at the onset of disability.
- **a mortgage loan** corresponds to the higher of the amount established in the amortization schedule or the regular periodic amount debited by the financial institution in the six (6) months prior to the onset of disability.

The eligible monthly amount can be increased at the renewal of a fixed-rate mortgage. If, the mortgage loan is renewed under the same conditions (same outstanding balance, payment frequency, term and amortization schedule) and the revised periodic amount is higher than the current eligible monthly amount. The eligible monthly amount is revised upward to the revised periodic amount. In any other case, the eligible monthly amount remains the same;

When a mortgage loan or home equity line of credit are considered *Eligible Debt*. Property and School taxes on the collateralized property become eligible amounts. The *Eligible Monthly Amount* will equal 1/12 of the annual assessment.

- **a leverage loan** to finance an investment corresponds to the higher of three percent (3%) of the balance owing at the onset of disability and the minimum amount payable to the financial institution. This amount is eligible for ten (10) years and is nil thereafter;
- **a personal loan** corresponds to the periodic payment established in the contract to repay the debt. This amount is eligible for the remaining term of the loan and is nil thereafter.

A loan contracted at the end of a personal loan or lease of a moving vehicle (car, boat, motorcycle, recreational vehicle (RV)), for that same vehicle, to finance the residual value established in the original contract will be considered an eligible debt. The new eligible monthly amount would then be the lesser of the revised periodic payment established in the contract to repay the residual value and the previous eligible monthly amount of that moving vehicle's loan or lease;

- **a business loan** corresponds to the higher of the amount established in the amortization schedule and the regular periodic amount debited by the financial institution in the six (6) months prior to the onset of disability. For a business loan to buy the building where a workplace is located, insurance is available only if the company occupies the building. When a business loan is contracted by several individuals, the eligible monthly amount corresponds to the Insured's share based on the percentage of his or her shares in the business at the onset of disability;
- any other type of eligible debt corresponds to the periodic payment established in the contract to repay the debt.

Except for the eligible monthly amount of a mortgage loan, the eligible monthly amount is determined when the disability begins and remains the same throughout the loan's original amortization period.

For any personal eligible debt contracted by several parties on a joint basis, the eligible monthly amount corresponds to the prorated loan payment the Insured is responsible of.

When the eligible debt has been repaid in full, the eligible monthly amount is nil (\$0).

If the Insured declares bankruptcy while disabled, the eligible monthly amount becomes nil (\$0) and no other benefit is payable.

The eligible monthly amount does not take into account any form of early or lump-sum payment.

The Insurer bears no liability with respect to late payments, late interest or fees charged by a financial institution.

FINANCIAL EVIDENCE

1. Personal coverage

a) Proof of income

The Insured must declare an annual income in excess of \$12,000. No supporting evidence is required at the time of issue. However, in the event of a claim, the Insurer reserves the right to verify that the income declared at the time of issue was in fact over \$12,000.

University students in their final year of study and professionals of classes 3A and 4A newly graduated and employed in their field may request up to \$2,000 in monthly benefits, even if the annual earned income declared in the application is less than \$12,000. Moreover, the debt ratio is not considered at time of application. These rules apply only if the application is made within 90 days of the end of the last study session.

For self-employed workers (whether incorporated or not), income after expenses but before taxes must be higher than \$12,000. For agricultural producers, eligibility is based on income before taxes and depreciation.

b) Proof of debt

At time of issue

Assessment of solvency ratio at time of issue

To be eligible for coverage under ASSURE-DEBT:

The applicant must provide a complete list of all debts and the monthly payment for each on the insurance application.

Maximum coverage under ASSURE-DEBT is limited to 45% of the monthly income before taxes declared in the application.

If the total of all debt exceeds 55% of the monthly income before taxes declared in the application, Humania Assurance reserves the right to modify the amount and the conditions of the application or to decline the entire application.

For underwriting purposes, the insured monthly benefit is calculated as follows:

Monthly benefit plus 50% of the Guaranteed Insurability (GI) (included or expanded)

For example: The client applies for \$1,300 and \$500 in GI. The Insurer considers that the application is for \$1,550 (\$1,300 plus 50% of \$500).

No proof of debt is necessary if the requested benefit is \$2,000 or less.

At time of claim, proof of all eligible debts will be required.

2. Multiplex coverage (up to 11 units)

Proof of income is required both at time of issue and in the event of a claim.

Other proof of income and/or debt

The Insurer reserves the right to request additional evidence of income and/or debt at time of issue or in the event of a claim.

UNDERWRITING REQUIREMENTS

Disability insurance in case of accident or sickness

Age	Monthly benefit**
	0-\$2,000
18-39	Teleunderwriting
40-49	Teleunderwriting
50-59	Teleunderwriting

Disability insurance - sickness to age 75 / accident to age 100

Age	Monthly benefit**
	\$0-2,000
55-65	Teleunderwriting

** For the purpose of determining the underwriting requirements, the monthly benefit includes:

- 100% of the total disability benefit in case of accident or sickness
- 100% of all disability insurance issued in the previous 12 months with all companies and that will not be replaced
- 50% of the guaranteed insurability benefit

The complete underwriting requirements (including financial information as well as the additional underwriting requirements for Life Insurance) appear in the illustration of the insurance quotation.

The Insurer reserves the right to request any requirement deemed necessary by Underwriting regardless of age, amount or product.

Please place your request for service with Humania Assurance



Tel. : 450 773-5783
1 877 987-3076
www.humania.ca

SPECIAL CONDITIONS APPLICABLE TO INSUREDS WHO ARE WITHOUT WORK AT THE START OF THE DISABILITY

Total Disability Coverage

Definition

The state of an Insured who, as a result of an accident or sickness, is unable to perform any remunerative work that he or she is reasonable qualified to perform based on his or her education, training or experience and who remains under the continuous and appropriate treatment and care of a physician.

Limitations

If the Insured has been without work for over sixty (60) days when the total disability begins, the benefit payable is modified as follows:

- the Insurer will pay fifty percent (50%) of the eligible benefit for disability to a maximum benefit of one thousand two hundred dollars (\$1,200) for all the disability coverages the Insured holds with the Insurer;
- where the waiting period is less than ninety (90) days, it shall be replaced by a waiting period of ninety (90) days;
- the maximum benefit period shall be twenty-four (24) months.

Partial Disability Rider: no partial disability benefit is payable.

SPECIAL RULES

1) Conversion of 10-year premium to a level premium:

Renewal commissions will continue to apply. The premium increase resulting from a conversion will be subject to first year commissions.

2) Conversion of total disability to a policy to age 75/100.

Based on the 5-year internal replacement rules.

3) Internal replacement

a) For a policy in force for less than 5 years:

Renewal commissions will continue to apply. The premium increase resulting from a replacement will be subject to first year commissions. This rule applies even when the replacement occurs in the first policy year.

b) For a policy in force at least 5 years:

The first year commission scale will apply to the new policy.

List of occupations

LIST OF OCCUPATIONS

The list in this guide contains the most common occupations. If an occupation is not specifically indicated, refer to the general area, such as construction, forestry or plant.

If a client's occupation is not on the list and you can't find a suitable general area, you may determine occupational class based on the following descriptions:

- **Class 4A:**

- Professionals and business executives (white collar workers) who perform only office work or hold only administrative or clerical functions;
- Certain business executives / white collar workers with limited sales duties who perform neither deliveries nor demonstrations.

- **Class 3A:**

- Most white collar workers - office workers, managers supervisors and inspectors who do not participate in supervised work;
- Representatives who do not perform deliveries;
- No manual labour.

- **Class 2A:**

- Technical workers who perform the functions or work of a semi-skilled worker;
- Clerks and other workers with tasks limited to sales supervision and supply of services;
- Qualified technical workers who do not meet the criteria for class 3A.

- **Class 1A:**

- Manual workers whose tasks are more physically demanding and whose working conditions are favourable;
- The work must not involve any hazards such as chemicals, explosives, machinery or heavy equipment;
- This class excludes seasonal occupations where job stability may be a concern.

- **Class B:**

- Manual workers whose job involves heavy physical effort;
- Working conditions that may lead to increased risk of sickness or accident - extreme heat, frequent changes in temperature;
- Use of heavy machinery or heavy equipment;
- The work must not involve any hazards such as chemicals, explosives, machinery or heavy equipment;
- This class excludes seasonal occupations where job stability may be a concern.

- **Class X: not insurable**

Occupations

Classes

A

Accountant

CA, CGA, CPA or equivalent.	4A
Not certified, office outside home.	3A
Home office	
Others.	X

Actuary (ASA, FCIA, FSA). 4A

Acupuncturist (other than a medical doctor). 3A

Advertising agency

Administration and Sales only	3A
Designer, writer.	3A
Others (see Office employees)	

Agricultural implements

Sales (see Automobile)	
Others (see Plant/Mill)	

Agriculture

Well established farm, hatchery, orchard, ranch	
Owner, supervision only	3A
Owner, manual work	2A
Manager, full time	2A
Field worker (see on page 22)	B

Agronomist. 3A

Technician, office only	2A
Field work.	1A

Air conditioning

Administration and Sales only	2A
Installer, repairman	B
Installation (see Contractor)	

Alcohol (see Alcoholic beverages)

Alcoholic beverages

Brewery, distillery, winemaking	
Administration and Sales only	3A
Superintendent, chemist, inspector, brewer.	2A
Foreman, shipper, machinist	1A
Other specialties	B
Distribution	
Manager, office only.	3A
Superintendent	2A
Agent, representative	2A
Delivery employee, other categories	B
Retail Sales	
Merchant, store manager	2A
Government employees (SAQ)	1A
Other categories	X
Alcohol establishments (see Restaurant)	

Ambulance (Ambulance services)

Supervisor, dispatcher	2A
Driver, first-aid attendant	B

Animal insemination

Consultant, office and sales	2A
Laboratory technician	1A
Inseminator	B

Animals, animal care

Boarding kennel, grooming studio	
Manager, office and employees	1A
Sale of small animals (see Merchant)	
Veterinarian	
Urban environment, small animals	3A
Rural environment, farm animals	2A
Veterinary attendant	1A
(see also Zoo, Zoologist)	

Announcer, disc-jockey. X

Antique dealer

Administration and sales only	3A
Buyer, furniture finisher	1A

Appraiser

Occupations

Classes

Office only	3A
Field work	2A

Arcade, gaming site

All categories.	X
-------------------------	---

Architect

Office only	4A
Occasional field visits	3A

Armed Forces, all grades X

Art gallery

Institutional (see Museum)	
Commercial	
Administration and Sales	3A
Sales only	2A

Artesian wells

Contractor (see Contractor)	
Driller.	1A
Blaster	X

Asphalting

Contractor (see Contractor)	
Heavy machinery operator	B

Athlete, professional X

Auctioneer

General, other than livestock.	2A
Livestock	1A

Audiologist 3A

Audiovisual equipment (see Merchant)

Auditor. 3A

Automated distribution (see Vending machines)

Automobile and other motor vehicles

New cars, distribution, leasing, sales	
Dealer, manager, office only	3A
Salesman	1A
Used cars, sales	1A
Owner, manager, salesman	1A
Garage, bodywork	
Manager, no manual work	1A
Parts, manager or clerk	1A
Mechanic	1A
Shop worker	B
Unskilled labourer	X
Automobile or truck leasing	
Supervision only	2A
Employee.	1A
Parts, sales	
New (see Merchant)	
Used (see Scrap dealer)	
Service station, parking, car wash, gas bar	
Manager, cashier.	1A
Pump operator	X
Unskilled labourer	X

Aviation

Flight Instructor	X
Ground personnel	
Electronics serviceman	1A
Mechanic	1A
Air Controller	X
Inspector	1A
Commercial pilot or crew	X
Agricultural spraying	X
Ground Operations (see Transportation)	

B

Bacteriologist

Consultant, office only	4A
Laboratory work	2A

Bailiff 2A

Bakery

Occupations

Classes

Manager, counter sales.	1A
Baker	1A
Delivery employee.	1A
Bank	
Administrator or senior manager	4A
Manager, accountant	3A
Teller, clerk	2A
Unarmed messenger.	1A
Armed guard, messenger	X
Armoured truck driver	X
Bar (see Restaurant)	
Barber, hairdresser	
Owner, manager, outside home	1A
Owner, manager, in home with separate entrance	1A
Renting a chair full time at one location	1A
Barber, hairdresser full time employee	1A
Others employees	X
Bartender (maximum 2-year duration)	B
Billiards (see Recreation)	
Biologist, biochemist	
Consultant, office only	4A
Field or laboratory work	2A
Blacksmith.	B
Blacksmith shop (see Plant/Mill)	
Bodywork, repairs (see Automobile)	
Bookbinding	
Administration and Sales only	3A
Other workers	1A
Booking agent	3A
Botanist	
Consultant, office only	4A
Field or laboratory work	2A
Bottling (see Plant/Mill)	
Bowling (see Recreation)	
Brewery (see Alcoholic beverages)	
Bricklayer	B
Broker	
Insurance, securities, commodities	3A
Customs, mortgage	3A
Real estate.	2A
Building (management, maintenance)	
Manager, superintendent	
Office only	2A
Maintenance worker.	1A
Licensed mechanic	1A
Caretaker, guard, window washer	X
Cleaner, sandblaster	X
Building Superintendent	B
Bulldozer operator	1A
Bus, sightseeing bus	
Senior manager (see Executive)	
Manager, office only	3A
Chauffeur	1A
Others (see Transportation)	
Butcher shop	
Counter sales (retail)	1A
Slaughterhouse	B

C

Cabinetmaker	1A
Cannery (see Plant/Mill)	
Carpenter	1A
Carpets, rugs	
Manufacturing (see Plant/Mill)	
Installer, cleaner, repairman	B
Washer.	X
Cartographer	3A

Occupations

Classes

Cashier, teller	1A
Casino	
All categories.	X
Caterer (see Restaurant)	
Cement factory (see Plant/Mill)	
Cement finisher	B
Cemetery	
Administrator, office only	3A
Semiskilled worker (see specialty)	
Others	X
Ceramics, pottery	
Sales (see Wholesale and Retail)	
Potter, lacquerer	B
Chainman (see Surveyor)	
Chauffeur	
Sightseeing bus, bus, school bus	1A
Courier, light delivery.	1A
Ambulance, tow truck, emergency vehicle	B
Mobile canteen	B
Heavy truck driver (semi-trailer dryvan only).	B
Platform semi-trailers.	B
Stake and rack semi-trailers.	B
Front-loading commercial or industrial garbage trucks	B
Roll-on roll-off container trucks	B
Tanker trucks.	B
Car carriers	B
Dump trucks	B
Straight (cube) trucks	B
Snow removal trucks	B
Household garbage trucks	X
Logging trucks	X
Gin-pole trucks	X
Boom trucks	X
Bucket trucks	X
Cement trucks	X
Racing car, prototype	X
Armoured truck	X
Mover.	X
Taxi, private chauffeur.	X
Transportation of logs, hazardous materials	X
Cheese factory	
Administration and Sales only	2A
Superintendent, inspector	1A
Cheese maker	1A
Refrigerated room workers	B
Retail Sales (see Merchant)	
Chemist	
Consultant, office only	4A
Laboratory work	2A
Child care, governess, nanny	
At home certified and licenced to operate.	1A
Others	X
Outside home (see Day-care centre)	
Chimney, repairman	X
Chimney sweeper	X
Chiropractor	4A
Cinema	
Administration	
Administrator, Senior Manager	3A
Producer-director	3A
Others (see Office)	
Production studio	
Film producer, stage director	3A
Editor.	2A
Cameraman, sound technician	1A
Film splicer	1A
Machinist	B
Actor, actress, performing artist	X

Occupations

Classes

Dresser, makeup artist	X
Writer	X
Projection room	
Screening theatre, office only	2A
Projectionist	1A
Usher, lobby attendant	X
Others	X
Clerk (see Office)	
Clockmaker	2A
Clothing (see Manufacturing, Merchant)	
Collection agency	
Office, supervision only	3A
Others	X
Comedian	X
Commercial artist, draughtsman, illustrator	B
Aerial geodesy	X
Office outside home	2A
Others	X
Computer technology	
Computer sales (see Merchant)	
Computer specialist, analyst, programmer	3A
Operator	2A
Technician	2A
Consultant, commercial, industrial	
Office outside home	3A
Plant/Mill or field	3A
Home office	
Contractor	
<u>Group 1</u>	
Owner-operator for at least 5 years	
Administration and Sales only	
No manual work, supervision or inspections	
Office outside home	
Employs permanent labour force	
Net annual corporate income of \$250,000	
in last 3 years	4A
<u>Group 2</u>	
Owner-operator for at least 5 years	
Mainly administration and sales	
No manual work, occasional supervision	
Office outside home	
Employs permanent labour force	
Net annual corporate income of \$100,000	
in last 3 years	3A
<u>Group 3</u>	
Owner-operator for at least 5 years	
Minimum of 50% administration and sales	
Maximum of 50% field supervision	
No manual work	
Home office acceptable	
Employs permanent labour force	
Net annual corporate income of \$50,000	
in last 3 years	2A
<u>Group 4</u>	
Tradesman (see specific occupation)	
Controller	3A
Convenience store, food	
Owner, manager	1A
Cashier	1A
Others	X
Cook (see Restaurant)	
Cosmetic electrolysis	
Owner, manager, outside home	B
Employee	B
Others	X
Cosmetologist	X
Curling club (see Recreation)	

Occupations

Classes

D

Dairy	
Administration and Sales only	2A
Superintendent, inspector	1A
Cheese maker	1A
Refrigerated room worker	B
Retail sales (see Merchant)	
Dance	
Teacher, elementary or secondary school, with certificate.	2A
Teacher, at home.	X
Teacher, outside home.	1A
Professional dancer	X
Data processing (see Computer technology)	
Day-care centre	
Supervisor	3A
Certified child-care worker	2A
Others, full time	1A
Delicatessen (see Butcher Shop)	
Delivery (see Chauffeur)	
Demolition, moving buildings	
Foreman, superintendent.	2A
Other workers	X
Dentistry	
Dentist	4A
Hygienist	3A
Assistant	2A
Denturist	3A
Dental technician	2A
Designer, Draftsman	
Office only	3A
Others.	2A
Detective	2A
Dietician	
Administration only	3A
Kitchen work	2A
Disc-jockey, announcer	X
Disotheque (see Restaurant)	
Distillery (see Alcoholic beverages)	
Diver, diver helper	X
Docket	
Court registrar.	3A
Clerical employee	2A
Dockworker, unloader	X
Domestic waste	
Collection, incineration	
Foreman, superintendent	A
Semi-skilled worker.	B
Garbage collector, truck driver	X
Laboratory technician	2A
Foreman.	1A
Others	X
Draftsman, industrial designer	
Office only	3A
Others	2A
Drawing mill (see Plant/Mill)	
Dressmaker	
Shop outside home	1A
Home shop	X
Drilling machine operator	B
Drugstore (see Pharmacy)	
Dry cleaning	
Senior management (see Executive)	
Manager, office only	2A
Counter service	1A
Presser, cleaner, dyer	B

Occupations

Classes

Classes

E

Economist	4A
Education	
Administration manager	3A
School principal	3A
Professor, senior level	3A
Teacher, elementary or secondary	
Academic subjects, dance, singing	2A
Physical education	1A
Electrician Owner	2A
Employee	1A
Electronics technician	1A
Elevators	
Installer, repairman	B
Embalmer	1A
Engineer	
Consultant, office only	4A
Occasional field visits	4A
Plant/Mill or field work	4A
See also: Forestry, Mines, Petrochemistry	
Entertainment (cinema, records, radio, television, theatre)	
Senior manager (see Executive)	
Director, producer	3A
Cinema, theatre	
Cameraman (studio), continuity man, technician ..	2A
Theatre manager	2A
Editor	2A
Stage manager	2A
Projectionist	1A
Machinist	B
Radio, television, records	
Manager (station, studio)	3A
Announcer, newsreader, program host	3A
Technician	2A
Musician (in studio)	1A
Booking agent	3A
Actor, actress, performing artist	X
Others	X
Entomologist	
Consultant, office only	3A
Field work	IC
Equine management	
Buster, rider, other categories	X
Equipment rental	
Administration and Sales only	2A
Supervision, showroom sales	1A
Executive	
Financial or Manufacturing sector	
Administration, office only	
No plant/mill or field supervision	
No manual work	
Minimum of 25 full-time employees	
3 years in current or similar position	
Net annual income in 3 last years: \$75,000 ..	4A
Net annual income in 3 last years: \$50,000 ..	3A
Other sectors	
Administration, occasional sales	3A
Supervision, inspection	2A
Explosives, manufacturing and storage	
Manufacturing	
Office	1A
Foreman, superintendent	B
Other categories	X
Blaster, explosives handler	X
Exporter, importer	
Administration and Sales only	3A

Occupations

Clerk	2A
Exterminator, parasites, vermin	
Supervision only	1A
Fumigator	B

F

Farmer (see Agriculture)	
Fast food industry	
Manager, supervision only	1A
Cook	B
Others	X
Filer	B
Finance, Financial Services	
Actuary (ASA, FCIA, FSA)	4A
Accountant	
CCA, CGA, CPA or equivalent	4A
Not certified, office outside home	3A
Internal auditor, controller	3A
Tax expert	4A
(see also Insurance, Bank, Broker)	
Fireman, Fire Department	
Urban environment	
Chief, supervision only	2A
Superintendent	1A
Firefighter	B
Volunteer Brigade (see specific trade)	
First-aid worker, ambulance attendant	B
Fisheries	
Fisherman	
Coastal waters, boat owner	B
Others	X
Fish-farming	
Manager, superintendent	1A
Others	B
Fish market (see Merchant)	
Processing Plant	
Manager, office only	2A
Foreman	1A
Others	B
Flea market, salesman	X
Flight attendant, air hostess	X
Florist	
Administration, sales only, clerk	2A
Greenhouse operator, cashier	1A
Others	B
Foot care specialist	B
Forest ranger, ground only	B
Forestry	
Forest engineer	
Consultant, office only	3A
Field work	2A
Contractor	
Office and Sales only	2A
Field supervision only	1A
Clerk, inspector, foreman, tally clerk, timekeeper ..	1A
Forest ranger, ground only	B
Assembly foreman, cook, machinist	B
Truck driver, log driver, blaster, raftsman, climber,	
heavy machinery or skidder operator, others	X
Foundry (see Plant/Mill)	
Fuel gas	
Plant	
Manager, superintendent	2A
Foreman	1A
Other specialties	B

Occupations

Classes

Distribution	
Manager	2A
Meter reader, inspector	1A
Meter installer, repairman	B
Underground pipeline worker	X
Gas or oil pipeline	
Foreman, inspector	1A
Maintenance, repairs	B

Funeral home

Administration and Sales only	2A
Embalmer	1A
Others	B

Funerary monuments

Administration and Sales only	2A
Engraver	B

Furnace, installer, repairman

Furniture

Manufacturing (see Plant/Mill)	
Cabinetmaker	1A
Repairman	B
Refinisher	1A
Sales (see Merchant)	

Furs

Furrier (see Merchant)	
Designer, stylist	2A
Fur cutter, sewer	1A
Buyer	1A
Others	B

G

Game warden

Games of chance, casino

All categories	X
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Gaming house

All categories	X
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Garage (see Automobile)

Garden centre (see Nursery)

Gardener

General construction

Superintendent	2A
Foreman, measurer	1A
Timekeeper, field work	1A
Electrician (see Electrician)	
Mason (see Mason)	
Plumber (see Plumber)	
Carpenter	1A
Fitter, bricklayer, insulation applier, tile setter, roofer, tinsmith, cement finisher, installer of elevators, fences or furnaces, crane, heavy equipment or power shovel operator, floor layer, plasterer, polisher, drywall, door and window installer, stucco applier, paperhanger, sheet metal worker, pipe-fitter, glazier	B
Painter - buildings of 2 storeys or less	1A
Painter - buildings of 3 storeys or more	B
Blaster, framer, cement and reinforcement workers, steeple jack, riveter, unskilled worker	X
Demolition, all	X
Explosives handler, all	X

Welder

On ground or platform	B
On iron frame	X
Underground or underwater work, all	X

Geologist

Consultant, office only	3A
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Occupations

Classes

Field work	2A
Geotechnical engineer	2A

Glass installer, glazier

Glassworks

Glazing industry (see Plant/Mill)	
Glass blower	B

Goldsmith

Golf (see Recreation)

Governess

Grain elevator

Manager, foreman, weigher	2A
Semi-skilled worker	1A
Others	B

Graphics designer

Office outside home	3A
Home office	3A
On metal	1A
On stone	B

Gunsmith

H

Hairdresser

Owner, manager, outside home	1A
Owner, manager, in home with separate entrance	1A
Renting a chair full time at one location	1A
Barber, hairdresser full time employee	1A
Others employees	X

Hardware store (see Merchant)

Hatchery

Buyer	2A
Egg candler, classifier	
Refrigerated room employee	B

Health club (see Physical Fitness)

Health services (see Hospital, specific occupation)

Hearing aids:

Audiologists	3A
Repair	3A

Heating, air conditioning

Administration and Sales only	2A
Installation (see Contractor)	
Installer, repairman	B

Herbalist, phytotherapist

Horticultural greenhouse

Manager, superintendent	1A
Foreman	B
Others	X

Horticulturist (see Agriculture)

Hospital, health care institutions

Administration	
Director, department head	3A
Clerk, accountant	3A
Dietician	
Administration only	3A
Kitchen work	2A
Registered nurse	
Office, supervision	3A
General care	2A
Mental health care	2A
Nursing aide	
General care	B
Mental health care	X
Laboratory	
Technician	2A
Attendant	1A
Ambulance attendant, first-aid attendant	1A

Occupations

Classes

Unskilled worker	X
Hotel, motel, inn	
First class establishment	
Manager, office only	3A
Clerk	2A
Concierge	1A
Others (maximum 2-year benefits duration)	B
Other establishments, secondary alcohol sales	
Manager, office only	2A
Clerk	1A
Others	X
Dining room (see Restaurant)	
Household appliance, radio, TV repairman	
Shop work only	1A
Household appliances	
Service and repairs	1A
(see also Plant/Mill, Sales)	
Housekeeper	X
Hydroelectricity	
Production	
Superintendent	2A
Switchboard operator	2A
Foreman, certified engineer	1A
Other specialties	B
Distribution	
High voltage line	
Foreman, inspector	1A
Others	X
Underground transmission lines	
Foreman, inspector	B
Others	X
Hypnotherapist	3A

I

Importer, Exporter	
Administration and Sales only	3A
Clerk	2A
Inspector	
Bank	3A
Building, credit, weights and measures	2A
Aircraft, ships	1A
Bridges and structures	X
Insurance	
Agent, broker	3A
Appraiser, inspector	3A
Paramedical examiner	3A
Claims adjuster	
Office work	3A
Field work	2A
Tax expert (with a Masters degree)	4A
Interior decorator	
Consultant, office and sales	3A
Designer	2A
Display artist	X
Interpreter	2A
Investment, agency or office	
Consultant, office and sales	3A
Clerk	2A

J

Jewellery Store	
Sale (see Merchant)	
Designer, stylist	2A
Jewellery repairman, goldsmith, silversmith	1A

Occupations

Classes

Diamond cutter	1A
Jockey	X
Judiciary	
Judge	4A
Court registrar	3A
Recorder	3A
Bailiff	2A
Justice, Judicial System	
Judiciary	
Judge	4A
Court registrar, recorder	3A
Bailiff, clerk	2A
Security officer	1A
Police	
Chief or officer, office only	2A
Parole officer	2A
Detective	X
Policeman (maximum 2-year benefits duration)	B
Prison, Penitentiary	
Governor	2A
Guard	X

K

Kenel	
Manager, supervision only	1A
Others	1A
Kindergarten (see Day-care centre)	
Kinesiologist	2A

L

Laboratory	
Medical, no risks	
Administration and sales only	3A
Technician	2A
Attendant	1A
Others	IC
Labour union	
Executive, office only	3A
Representative	2A
Organiser	1A
Labourer, unskilled worker	B
Landscape architect	
Office only	4A
Field supervision	1A
Landscape gardener	1A
Lapidary	1A
Laundry (see Dry Cleaner)	
Lawyer	4A
Lens polisher	1A
Library	
Librarian	3A
Others	2A
Licensed mechanic	
Non hazardous industry	1A
Others (see specific industry)	
Lifeguard	X
Lighthouse keeper (see Navigation)	
Linotype operator	2A
Lithographer	2A
Livestock	
Auctioneer	B
Breeder (see Agriculture)	

Occupations **Classes**

Locksmith	2A
Lumber	
Sawmill	
Manager, Superintendent	2A
Foreman, inspector, grader	1A
Filer, sharpener, marker, mechanic	
culler, tally clerk	B
Others	X
Wood yard	
Foreman, inspector, grader	1A
Loader, stacker	B
Others	X

M

Manicurist	B
Marina	
Manager, full time	2A
Mechanic	1A
Others	X
Sales and service (see Automobile)	
Marker	1A
Mason Owner	1A
Employee	B
Masseur, masseuse	
Registered massage therapist	2A
Others	X
Meat packing	
Manager	
Office only	2A
Supervision	1A
Butcher, meat cutter	B
Inspector	2A
Medicine, medical services	
Acupuncturist (other than a doctor)	3A
Nursing aide	
General hospital	B
Mental health hospital	X
Ambulance attendant	B
Audiologist	3A
Surgeon	4A
Dentist	4A
Doctor	4A
Naturopath	2A
Registered nurse	
Office only	3A
General hospital	2A
Mental health hospital	1A
Optometrist	4A
Osteopath	4A
Foot care specialist	3A
Psychiatrist	4A
Psychologist	4A
Therapist	
Physio, hypno, hearing,	3A
Occupational, respiratory, laser.	3A
Massage	2A
Masseur, masseuse	1A
(see also Hospital or specific occupation)	
Merchant (see specialty also)	
<u>Group 1</u>	
Beauty, office, photography and sports supplies	
handicrafts, jewels, gifts, shoes, records	
musical instruments, toys, woollens, books, coins,	
sheet music, perfumes, small animals, stationery,	
drugstore, tobacco, telephones, textiles, kitchen	
utensils, dinnerware, varieties, clothing, video clubs	

Occupations **Classes**

Owner, manager, office and supervision	3A
Salesman, salesclerk	2A
Others, including storage and delivery	1A
<u>Group 2</u>	
Household appliances, audiovisual equipment, office	
equipment, electronic instruments, machinery, office	
machines, construction materials, furniture, monuments,	
feeds, computers, automobile parts, hardware	
Owner, manager, office and supervision	2A
Others, except delivery employees	1A
Delivery employees (see Chauffeur)	
<u>Group 3</u>	
Butcher shop, bakery, delicatessen, cheese shop,	
green grocer, general store, bake shop, fish market,	
convenience store, supermarket	
Owner, manager and others except delivery	
employees	1A
Delivery employees (see Chauffeur)	
Messenger service	
Administration and sales only	3A
Manager, dispatcher	2A
Driver	1A
Metal fence erector	B
Metal manufacturing plant	
Machinist, toolmaker, operator, semiskilled worker.	1A
Sharpener, polisher	B
Others	X
Metallurgist	
Consultant, office only	3A
Mill or laboratory work	2A
Meteorologist	
Office only	3A
Field work	2A
Military Forces member, serviceman	X
Mill (see Plant/Mill)	
Miller (see Grain elevator)	
Milliner	
Shop outside home	1A
Home shop	X
Mineralogist	
Consultant, office only	3A
Laboratory or field work, 90% above ground.	2A
Others	X
Mines, quarries, preparation	
Underground mine	
Analyst, chemist, manager, engineer, inspector,	
superintendent, 90% above ground	2A
Others	X
Open-pit mine	
Analyst, chemist, manager, engineer	
superintendent	
Office only	3A
Field work	2A
Clerk, foreman, weigher.	1A
Semi-skilled worker, not assigned to explosives	B
Others	X
Ore dressing	
Manager, superintendent.	2A
Foreman	1A
Semi-skilled worker.	B
Minister, religion	IC
Minutes book (see Docket)	
Mobile home park	
All categories.	X
Mobile homes, sales and service (see Automobile)	
Model	X
Motel (see Hotel)	
Motorcycles, sales and service (see Automobile)	

IC: Individual consideration

Occupations **Classes**

Moulder	B
Moving	
Furniture (see Trucking)	
Building (see Demolition)	
Museum	
Curator	3A
Guide	2A
Attendant	X
Music	
Piano tuner	2A
Instrument manufacturing and repairs	2A
Musician	2A
Orchestra, studio, radio, TV, full time	1A
Composer, performer, others	X

N

Nanny	X
National, Provincial park	
Superintendent	3A
Office employees	2A
Others, maintenance, etc.	X
Naturopath	2A
Navigation, (river and deep sea)	
Ship owner	
Senior management (see Executive)	
Manager, office only	3A
Lighthouse keeper	
On land	B
Offshore	X
Maritime terminal (see Transportation)	
Shipboard personnel	
Deck officer	
Liner	2A
Cargo ship, ferry	1A
Trawler, tug boat, lightship	B
Assistant engineer	1A
Other crew members	B
Pilot, port or river	1A
Seaport	
Manager, superintendent	2A
Foreman, supervision only	1A
Dock controller	1A
Crane operator	B
Dockworker, unloader	X
Diver, diver helper	X
Newspaper (see Print Media)	
Night watchman	X
Nightclub (see Restaurant)	
Notary	4A
Nuclear	
Office (see specific trade)	
Plant/Mill, laboratory	
Exposed to radiation	X
Others (see specific trade)	
Distribution (see Hydroelectricity)	
Nursery, garden centre	
Manager, office only	2A
Clerk	1A
Others	B
Nursing aide	
General hospital	B
Mental care hospital	X

O

Occupational therapist	3A
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Occupations **Classes**

Office	
Manager, Supervisor	3A
Secretary, stenographer, typist, word processor ..	3A
Clerk	3A
Office equipment	
Administration and Sales only	2A
Service and maintenance	1A
Office equipment & supplies	
Sales (see Merchant)	
Repairman	1A
Oil pipeline (see Petrochemistry)	
Ophthalmologist	4A
Optometry	
Optometrist	4A
Dispensing optician	4A
Technician, polisher	1A
Orthodontist	4A
Orthopaedic implants	
Administration and Sales only	3A
Fitter	2A
Manufacturer, repairman	1A
Osteopath	4A

P

Paper carrier	X
Painter	
Building painter, 2 storeys or less	1A
Building painter, more than 2 storeys	B
Bridges, chimneys, steeples, etc.	X
Artist painter	X
Parking lot	
Manager, cashier	1A
Others	X
Pedagogy (see Education)	
Peddler	X
Pediatrician	4A
Penitentiary (see Justice)	
Petrochemistry	
Senior management (see Executive)	
Manager, superintendent, office only	3A
Geologist, petroleum engineer	
Consultant, office only	3A
Field work	2A
Refinery (see Plant/Mill)	
Underground lode mining	
Foreman, inspector, time keeper, welder, tester ..	1A
Drilling rigger, tank builder	B
Driller, driller helper, formwork	B
Others	X
Offshore lode mining	
All categories	X
Oil or gas pipeline	
Foreman, inspector	1A
Maintenance, repairs	B
Pharmacy	
Pharmacist	4A
Manager	3A
Clerk, cashier	1A
Photo engraver	1A
Photocopy, xerography	
Manager, counter sales	2A
Xerography operator	2A
Photography	
Commercial photographer	2A
Staff reporter	2A
Developing and printing	1A

Occupations

Classes

Plant / Mill (see also specialty)	
Group 1	
Food, starch, household appliances, automobile, aircraft, lumber, grain, shoes, confectionery	
canning, electronics, beverages, brushes, agricultural implements, furniture, milling, optical, pharmaceutical, sugar refining, tobacco, carpets, clothing other low-risk and non chemical industries	
Senior manager (see Executive)	
Manager, superintendent.	3A
Buyer, designer, foreman, inspector, laboratory attendant, timekeeper	2A
Assembler, electrician, shipper, installer, machinist, mechanic, toolmaker, operator, warehouse clerk, tailor, checker	1A
Sharpener, grinder operator, stock keeper, mixer, carpenter, moulder, crane operator, welder, other specialties	B
Sweeper, labourer, cleaner, others	X
Group 2	
Abrasives, accumulators, matches, asbestos, asphalt, concrete, rubber, ceramics, charcoal, building materials, solvents, crockery, foundry, graphite, gypsum, hydrocarbons, laminates, linoleum metals, pulp and paper, paint, petroleum, cut stone, plastics, soap, tannery, tile kiln, glazing, other chemical industries	
Senior manager (see Executive)	
Chemist, laboratory attendant, inspector, manager, superintendent.	2A
Foreman, fitter, electrician, labeller, shipper, machinist, mechanic.	1A
Dresser, bleacher, kettle man, enameller, driller mixer, moulder, crane operator, polisher, sprayer, welder, glass blower, dyer, weaver, lacquer applier, vulcaniser, other specialties	B
Driver, washer, labourer, cleaner plumber, unskilled worker, others	X
Psychiatrist	4A
Psychologist	4A
Physical fitness	
Administration and Sales only.	1A
Instructor.	X
Physiotherapy	3A
Phytotherapist, herbalist	2A
Piano tuner	2A
Pilot (see Aviation, Navigation)	
Plasterer	B
Pleasure crafts, sales and service (see Marina)	
Pleasure-boat harbour	
Manager, full time	2A
Mechanic	1A
Others	X
Sales and Service (see Automobile)	
Plumber	
Owner	2A
Employees	1A
Pool, swimming	
Sales	2A
Installation and service	B
Postal service	
Counter clerk	1A
Postman, rural delivery.	B
Pottery	
Sales (see Merchant)	
Potter, lacquerer	B
Power ram, operator	B
Power shovel operator	B
Priest	IC
Print media	

Occupations

Classes

Publisher, editor-in-chief	
Urban environment daily newspaper	4A
Others	3A
Reporter.	3A
Specialized editor, sports, etc.	3A
Manager, advertising, circulation, etc.	3A
Clerk, photographer, proof reader	2A
Staff reporter	2A
Agent, distributor	B
Printing (see Printing)	
Correspondent	X
Newspaper carrier, hawkker	X
Printing	
Administration and Sales	3A
Linotype operator, lithographer, typesetter	2A
Proof reader	2A
Type-casting machine operator	1A
Photoengraver, printer, reprographics worker.	1A
Others	B
Prison (see Justice, Judicial System)	
Prison guard (see Justice, Judicial System)	
Producer-director (see Cinema, radio & TV)	
Professional athlete	X
Professional diver, diver helper	X
Professor	
Senior level.	3A
Music, dance, singing	
School, conservatory graduate.	2A
At home	X
Propman specialist	
Consultant, office and sales	3A
Designer.	2A
Psychiatrist	4A
Psychologist	4A
Public highway, maintenance	
Supervisor	B
Garbage collector	X
Public relations	
Administration and Sales only.	3A
Others (see Office)	
Public service	
Senior official, all departments	3A
Estimator, inspector, field work.	2A
Social worker, field work	1A
Customs, immigration officer	1A
Game warden	B
Publishing	
Reporter.	3A
Administration and Sales only	3A
Editor	3A
Proof reader	2A
Binder, printer.	1A
Other specialties.	B
Pulp and paper (see Manufacturing)	
Purchaser	
Various products, office and road	3A
Agricultural products, field work.	2A
Furs, fur skins, livestock	1A

Q

Quarry (see Mines)

R

Rabbi IC

Occupations

Classes

Radio and television, sales and service	
Sales (see Merchant)	
Repairman	1A
Radio and television broadcasting	
Administration	
Manager, station manager	3A
Studio or program director	3A
Clerk	2A
Production	
Announcer, news reader, program host	3A
Producer, director	3A
Production assistant	2A
Cameraman, floor manager.	1A
Musician	1A
Machinist	B
Actor, actress, performing artist	X
Control Room	
Electronics enginners	2A
Maintenance	1A
Transmission	
Supervisor, office only	2A
Operator, maintenance on ground.	1A
Antenna installer or repairman.	X
Radiography	
Technician.	2A
Service and maintenance	1A
Railroad (see Railway, Transportation)	
Railway	
Senior manager (see Executive)	
Manager, office only	3A
Security guard, detective	B
Operations	
Conductor	
Passenger train	1A
Freight train	B
Mechanic, engine fireman.	B
Others	X
Track maintenance	
Superintendent.	1A
Others	B
Train station employee (see Transportation)	
Ranch (see Agriculture)	
Real estate	
Agency manager, appraiser	2A
Agent, broker	2A
Receptionist.	3A
Records (see Entertainment)	
Recreation, leisure, sports	
Professional athlete, instructor, referee	X
Billiards, bowling	
Manager, cashier.	1A
Horseback riding school	
Manager, office only.	1A
Golf or driving range, curling, squash, tennis, gymnasium	
Manager, office only.	3A
Instructor, full time professional	1A
Maintenance worker	B
Racetrack	
Manager.	2A
Starter, judge, controller, clerk	1A
Others	X
Amusement park, gaming site	
All categories.	
Referee, professional sports	X
Reinforcing iron worker	
Manager, office only	1A

Occupations

Classes

Others	X
Refinery (see Plant/Mill)	
Religious orders, members of	X
Reporter	
Freelance	X
Others (see Publishing)	
Representative, agent, middleman	
Products other than alcohol	
Sales only with samples weighing 20 lbs or less, no delivery	3A
Sales with samples weighing more than 20 lbs, making deliveries	2A
Peddler	X
Alcoholic products (see Alcoholic beverages)	
Reprography, photocopy	
Manager, counter sales.	2A
Reprography specialist	1A
Restaurant	
Group 1	
Secondary sales of alcohol	
Hotel, motel or first-rate restaurant	
Manager	
Office and supervision only	2A
Others.	1A
Headwaiter, cashier	1A
Chef, second chef	1A
Cook.	B
Bartender, waiter, waitress, others (maximum 2-year benefits duration)	B
Group 2	
Secondary sales of alcohol	
Other hotels, motels or restaurants, cafeteria, snack-bar, fast food counter, rotisserie, caterer, etc.	
Manager	
Supervision only	1A
With kitchen work	B
Others	IC
Group 3	
Alcohol establishment	
Bar, cocktail lounge, cabaret, night club, tavern	
All categories.	X
Road scales, weighman	1A
Rodeo, participant.	X
Roofer	B
Rotisserie (see Restaurant)	

S

Sail maker	1A
Sailor	
Naval forces	X
Others (see Navigation)	
Sanatorium (see Hospital)	
Sandblaster	X
Sandpit (see Mines)	
Sawmill (see Lumber)	
School	
Driving instruction	
Administration and Sales only	2A
Instructor.	1A
Dance	
Teacher, elementary or secondary school, with certificate	2A
Teacher, outside home	1A
Horseback riding (see Recreation)	
(see also Education, Teaching)	

Occupations **Classes**

Scrap dealer	
Manager, office only	1A
Others	X
Sculptor	X
Second-hand dealer	X
Secretary, stenographer	3A
Secular clergy	IC
Security guard	
Unarmed	B
Armed	X
Servant	X
Server, waiter, waitress (maximum 2-year benefits duration)	B
Service or repairs	
Household appliances, office equipment	
Shop work only	1A
Transportation, delivery	X
Furnace, boiler room	B
Service station	
Manager, supervision only	2A
Mechanic	1A
Pump operator, others	X
Sewing machines	
Service and repairs	1A
Sales (see Merchant)	
Sharpener	B
Sheet metal worker	B
Sheriff (see Bailiff)	
Shipbuilding	
Senior Manager (see Executive)	
Manager, office only	3A
Engineer	2A
Superintendent	1A
Worker (see General Construction)	
Shoe shiner	X
Shoemaker	B
Signs, posters	
Creative artist	2A
Glass-maker, billposter	1A
Installer, repairman	B
Silver polisher	1A
Silversmith	1A
Singer	X
Skating rink (see Recreation)	
Ski instructor	X
Slaughterhouse	
Administration and sales only	3A
Superintendent	2A
Inspector, classifier	
Outside stockyard	2A
In stockyard	1A
Butcher, meat cutter	B
Other	X
Snack bar (see Restaurant)	
Social services	
Office only	3A
Field work	2A
Social worker	
Office only	3A
Field worker	2A
Spirits (see Alcoholic beverages)	
Sports (see Recreation)	
Sports instructor	
Sole occupation: golf, tennis, squash	1A
Others	IC
Squash club (see Recreation)	
Staker (see Surveyor)	

Occupations **Classes**

Steeple jack	X
Stenographer, stenotype operator	
Court proceedings recorder	3A
Office recorder	2A
Stock keeper	1A
Storage, general or refrigerated	
Administration and sales only	2A
Warehouse superintendent	1A
Handler	B
String-instrument maker	1A
Student	IC
Surgeon	4A
Surveyor	
Urban environment, raw land	3A
Chainman	2A
Staker	2A
Forest environment, forest engineer	1A
Surveyor helper	X
Surveys, public opinion	
Administration and Sales only	3A
Telephone interviewer	
Office outside home	2A
Home office	X
Field interviewer	1A
Swamper, tree pruner	X

T

Tailor	1A
Tanner	B
Tavern , all categories	X
Taxi	
Manager, office only	2A
Dispatcher	1A
Driver	X
Taxidermist	1A
Teaching	
Elementary or secondary level, with certificate	2A
Academic subjects	2A
Music, singing, dance	2A
Physical education	1A
Cooking, automobile driving, carpentry	1A
Senior level	3A
Music, singing, dance at home	X
Technician, technologist	
Low risk industry	2A
Ultrasound	2A
Others	IC
Telephone, telegraph	
Operations	
Senior manager (see Executive)	
Manager, office only	3A
Switchboard operator	2A
Installation, repairs	
Foreman	2A
Repairman	1A
Installer	B
Responder, outside home only	
Supervisor, office only	2A
Others	X
Television	
Broadcasting (see Radio and television broadcasting)	
Sales (see Merchant)	
Repairman	1A
Cable installer	B

Occupations

Classes

Tennis	
Instructor	1A
Professional	X
Textiles	
Manufacturing (see Plant/Mill)	
Sales (see Representative)	
Theatre	
Manager, office only	3A
Booking agent	3A
Producer, director	3A
Production assistant	2A
Light or sound technician	2A
Stage manager	2A
Cashier, ticket seller	1A
Machinist	B
Actor, actress, performing artist	X
Usher, lobby attendant	X
Therapist	
Physio, hypno, hearing	3A
Occupational, respiratory, laser	3A
Massage	2A
Masseur, masseuse	1A
Thermal insulation	
Administration and Sales only	2A
Insulation mechanic, shop worker	B
Installation (see Contractor)	
Timekeeper	
Office only	2A
Field work	1A
Tinsmith	B
Toll collector	1A
Tool and die maker	1A
Topographer	
Office only	3A
Field work	2A
Toxicologist (other than a doctor)	3A
Trade surveys	
Manager, office only	3A
Survey officer	2A
Telephone surveying	1A
Collector	X
Trailers (see Automobile)	
Transcriber	3A
Translator	
Office outside home	3A
Home office	IC
Transportation	
Station, airport, terminal, etc,	
Manager, office only	3A
Superintendent	2A
Ticket seller, inspector	1A
Telegrapher	1A
Baggage handler	B
Handler, porter	X
Trapper	X
Travel	
Travel agent	2A
Tour manager, guide	X
Trucking, moving, storage	
Administration and Sales only	2A
Shipper, Clerk	1A
Foreman, supervision only	1A
Warehouse superintendent	1A
Warehouse employee	B
Wrapper, mover, handler	X
Truck driver (see Chauffeur)	
Typist	2A

Occupations

Classes

U	
Upholsterer	1A
Urban planner (see Architect)	
V	
Vending machines	
Sales	1A
Service and maintenance	B
Veneer applier	1A
Veterinary	
Urban environment, small animals	3A
Rural environment, farm animals	2A
Assistant	1A
Video	
Rental (see Merchant)	
Production (see Radio and television broadcasting)	
W	
Waiter, waitress, server (maximum 2-year benefits duration)	B
Wallpaper hanger	B
Waste	
Septic tank installer (see Contractor)	X
Garbage collector	X
Water, distribution, purification, filtration	
Plant superintendent	3A
Foreman, firefighter	1A
Meter installer, reader	1A
Weight loss	
Salon manager and employees	B
Welder	B
Wig-maker	2A
Window dresser	X
Window washer	
Buildings of 2 storeys or less	B
Others	X
Windows, installer	1A
Wines (see Alcoholic beverages)	
Wire industry (see Plant/Mill)	
Wood finisher (see Plant/Mill)	
Word processing	
Office outside home	3A
Home office	
Wrestler	X
Writer	X
Wrought iron	
Shop worker	B
Installer	B
Z	
Zoo, zoological garden	
Manager, administrator	3A
Semi-skilled worker (see specific occupation)	
Others	IC
Zoologist	
Consultant, office only	3A
Field work	2A

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