

EVERY CLIENT IS UNIQUE, WITH UNIQUE NEEDS,  
AND THIS MEANS THAT ONLY PERSONALIZED COVERAGE WILL DO.



OUR DISABILITY AND LIFE  
INSURANCE PRODUCTS  
OFFER FINANCIAL  
PROTECTION AT  
ALL TIMES AND  
UNDER EVERY  
CIRCUMSTANCE.

INVESTED IN YOU.

SIMPLIFIED ISSUE PRODUCTS

ACCI7

An accident insurance product designed for:

- The entire family
- Active people
- No medical exam
- Benefit payment guaranteed within 7 business days
- Premiums paid monthly starting at \$7 whatever the age at time of purchase

Accidental Fracture

- 1 unit: \$7,000 in benefits for a premium of \$7 per month
- 2 units: \$14,000 in benefits for a premium of \$14 per month

Accidental Death, Dismemberment or Loss of Use

- Death benefit of \$70,000 and benefits ranging from \$7,000 to \$70,000 for dismemberment or loss of use for a premium of \$7 per month

Hospital Benefit in the Event of Accident

- Benefit of \$70 per day of hospitalization for a premium of \$7 per month

Disability Insurance in Event of Accident

- Monthly benefit of \$700 for a premium of \$7 per month further to an accident resulting in:
  - hospitalization
  - dismemberment
  - fracture
  - major burn
  - major laceration

Eligibility

- Be under age 80

EXCEL LIFE

A life insurance product for people who have difficulty to qualify for life insurance.

- No medical exam
- Contract renewable for life
- Level or increasing premiums based on attained age

Sum insured

- Ranging from \$2,000 to \$20,000 based on age at time of purchase

Benefits

- Sum insured increased by up to 120% in the event of natural death
- Sum insured increased by up to 360% in the event of accidental death

Accidental Dismemberment or Loss of Use

- Automatically included
- Basic benefits of up to 300% of the sum insured

Eligibility

- Be between the ages of 1 and 79 inclusively

EXCEL HOSPITALIZATION

An insurance product that offers payment of a daily benefit during a hospitalization due to accident or illness.

- No medical exam
- Contract renewable for life
- Premiums based on age at time of purchase
- Return of Premiums in the event of death (*premiums paid less any Hospital Benefit claims*)

Hospital Benefit

- Benefit ranging from \$20 to \$100 per day of hospitalization
- Waiting period: 0 day, 3 days
- Day surgery covered

Riders

- Accidental Death, Dismemberment or Loss of Use: from \$25,000 to \$50,000
- Accidental Fracture and Extended Medical Care Further to an Accident: \$5,000 or \$10,000

Eligibility

- Be between the ages of 1 and 79 inclusively

LIFE INSURANCE PRODUCTS

TERM LIFE INSURANCE

- T10, T15, T20 and T25
- Sum insured ranging from \$10,000 to \$2 million

Riders

- Waiver of Premiums
- Accidental Death and Dismemberment
- Term Life Insurance for Children

- Standard rates only

WHOLE LIFE INSURANCE

- Premiums payable for a period of 10 years, 15 years, 20 years or to age 100
- Sum insured ranging from \$10,000 to \$2 million
- Future guaranteed insurability for Insureds age 20 and under

Riders

- Waiver of Premiums
- Accidental Death and Dismemberment
- Term Life Insurance for Children

- Standard rates only

ABOUT EXCELLENCE

A specialist in Living Benefits, Excellence has been established in the life and health insurance industry for over 50 years. A visionary and in constant evolution, Excellence offers their unique portfolio of disability and health insurance products across Canada.

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# DISABILITY INSURANCE PRODUCTS

## CREDITOR INSURANCE PRODUCT

## SIMPLIFIED ISSUE PRODUCTS

## LIFE INSURANCE PRODUCTS



### DISABILITY INSURANCE PRODUCTS

#### SUPERIOR PROGRAM

This disability insurance provides comprehensive personal coverage and is designed for:

- Self-employed workers / Employees
  - Business owners
- Monthly benefits ranging from \$500 to \$10,000 according to occupational class
  - Benefit period: 2 years, 5 years or up to age 65
  - Waiting period: 0 day (accident only), 14-30-60-90-119 days
  - Option + for all our waiting periods: benefits are payable as the 1<sup>st</sup> day further to an accident
  - Premiums for consecutive 5-year periods or up to age 65
  - Integrated and/or non-integrated benefits
  - Extension of accident coverage up to age 75 without evidence of insurability
  - Waiver of premiums automatically included

#### Occupational class

- Risk classified based on occupation (4A, 3A, 2A, 1A and B)
- Optional occupational class enhancement

#### Definition of total disability

- First 24 months: regular occupation
- As of the 25th month: any reasonable occupation
- Option to extend the “regular occupation” period of the definition of total disability

#### Return of Premiums

- At age 55, 60 or 65, as the Insured chooses
- Coverage equal to 50% of premiums paid less any disability claims

#### Riders

- Overhead Expense Insurance: from \$500 to \$6,000 per month
- Term Life Insurance at Age 65: from \$10,000 to \$1 million
- Critical Illness Insurance (6): from \$20,000 to \$200,000
- Accidental Death, Dismemberment or Loss of Use: from \$30,000 to \$500,000
- Accidental Fracture and Extended Medical Care Further to an Accident: \$5,000 or \$10,000
- Hospital Benefit: benefits ranging from \$20 to \$140 per day of hospitalization
- Travel Insurance: up to \$5 million
- Extended Health Insurance and Dental Care Insurance (Quebec Only)

#### Eligibility

- Be between the ages of 18 and 59 inclusively and work at least 21 hours per week on a regular and continuous basis or eight months per year totalling 1,050 hours per year.

#### ACCXEL

A disability insurance product that offers customized coverages in the event of accident and/or illness to meet all the specific needs of:

- Seasonal workers
  - Individuals without remunerative work
  - People who work in high-risk occupations
- No refusal based on type of occupation
  - Premiums based on age at time of purchase
  - Waiver of premiums automatically included

#### Disability

- Monthly benefits ranging from \$300 to \$3,000 with remunerative work
- Monthly benefits ranging from \$300 to \$1,000 without remunerative work
- Benefit period for accident: 1 year, 2 years, 5 years, up to age 65
- Benefit period for illness: 1 year, 2 years, 5 years
- Waiting period for accident: 1 day, 14 days, 30 days, 60 days
- Waiting period for illness: 14 days, 30 days, 60 days
- The first \$1,000 in benefits is not integrated for the first two years of disability

#### Return of Premiums

- At age 55, 60 or 65, as the Insured chooses
- Coverage equal to 50% of premiums paid less any disability claims

#### Customized riders

- Overhead Expense Insurance: from \$500 to \$3,000 per month
- Accidental Death, Dismemberment or Loss of Use: from \$25,000 to \$200,000
- Accidental Fracture and Extended Medical Care Further to an Accident: \$5,000 or \$10,000
- Hospital Benefit: benefits ranging from \$20 to \$140 per day of hospitalization
- Refitting Further to an Accident: lifetime maximum of \$25,000

#### Eligibility

- Be between the ages of 15 days and 79 years inclusively, depending on the selected coverages

### CREDITOR INSURANCE PRODUCT

#### UNIVERSAL LOAN INSURANCE

A disability insurance product that offers unique, comprehensive coverage for all an Insured's loans with a financial institution.

- A single contract to cover all loans
- Coverage can be transferred from loan to loan
- Waiting period: 30 days, 60 days and 90 days
- Option + for all our waiting periods: benefits are payable as the 1<sup>st</sup> day further to an accident
- Premiums for consecutive 5-year periods or up to age 65
- Extension of accident coverage up to age 75 without evidence of insurability
- Waiver of premiums automatically included
- Progressive return to work

#### Eligible loans

- Mortgage loan
- Loan for car, boat or motorcycle (*lease or purchase*)
- Line of credit
- Personal loan
- Credit cards
- Any fixed term loan with regular payments

#### Benefits

- Payable directly to the insured
- Monthly benefits ranging from \$300 to \$5,000
- Benefit period: 2 years, 5 years or up to age 65
- Non-taxable, non-integrated

#### Occupational class

- Risk classified based on occupation (4A, 3A, 2A, 1A and B)
- Optional occupational class enhancement

#### Definition of total disability

- First 24 months: regular occupation
- As of the 25th month: any reasonable occupation
- Option to extend the “regular occupation” period of the definition of total disability

#### Riders

- Term Life Insurance at age 65: from \$10,000 to \$1 million
- Critical Illness Insurance (6): from \$20,000 to \$200,000

#### Eligibility

- Be between the ages of 18 and 59 inclusively and work at least 21 hours per week on a regular and continuous basis or eight months per year totalling 1,050 hours per year.
- Be responsible for a loan
- Individual on parental leave or spouse without remunerative work is also eligible

### SIMPLIFIED ISSUE PRODUCTS

#### ACCI-JET PROGRAM

A disability insurance product that offers customized coverages in the event of an accident or soft tissue injury for those that are self-employed including:

- Truck drivers
  - Construction workers
  - Manual labourers
- No medical exam
  - Coverage: 24-hour or non-occupational
  - Waiting period: 0 day, 30 days, 119 days
  - Premiums up to age 70
  - Extension of coverage up to age 75 without evidence of insurability
  - Waiver of premiums automatically included

#### Benefits

- Monthly benefits ranging from \$500 to \$6,000
- Benefit period: 2 years, 5 years or up to age 70
- The first \$1,000 in benefits is not integrated for the first two years of disability

#### Occupational class

- Risk classified based on occupation (4A, 3A, 2A, A, B)

#### Definition of total disability

- first 24 months: regular occupation
- as of the 25th month: any reasonable occupation
- Option to extend the “regular occupation” period of the definition of total disability

#### Return of premiums

- At age 55, 60, 65 or 70, as the Insured chooses
- Coverage equal to 50% of premiums paid less any disability claims

#### Riders

- Disability in the event of an illness: from \$500 to \$6,000
- Overhead Expense Insurance: from \$500 to \$6,000
- Accidental Death, Dismemberment and Loss or Use: from \$30,000 to \$500,000
- Medical Care Further to an Accident: lifetime maximum of \$100,000
- Travel Insurance: up to \$5 million

#### Eligibility

- Be between the ages of 18 and 69 inclusively and currently hold a remunerative work for at least eight months per year and 21 hours per week.

#### CANCER GUARD

A cancer insurance policy designed to help people meet their financial obligations in the event of a cancer diagnosis.

- No medical exam
- Guaranteed renewable policy up to age 75
- T10, T20 and T75
- Benefit payable upon cancer diagnosis

#### Benefits

- Lump sum benefit up to \$100,000 in the event of a cancer diagnosis.

#### Eligibility

- Available for ages, 1 day to age 65
- Up to \$25,000 of coverage: two eligibility questions
  - no diagnosis of AIDS and HIV
  - no previous history of cancer; not awaiting test results related to cancer
- Up to \$100,000 of coverage: two additional questions
  - no refusal of critical illness or cancer insurance within the last two years
  - less than two immediate family members with a history of cancer before the age of 60

#### Return of Premiums

- Full refund of premiums paid upon death
- Coverage up to 50% of all premiums paid when the Insured reaches age 75 less any claim payments

#### Riders

##### Prevention Rider

A benefit payable for the following types of cancer:

- Skin Cancer
- Breast Cancer
- Stage A Prostate Cancer

##### Critical Illness Rider

Optional coverage for the following critical illnesses:

- Stroke
- Coronary artery bypass surgery
- Heart attack
- Paralysis
- Coma
- Juvenile critical illnesses