

Product Summary



For a 360 degree coverage



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Financial Advisors

	CREDITOR INSURANCE	INCOME REPLACEMENT + OVERHEAD EXPENSE INSURANCE		ACCIDENT INSURANCE		
	FULLY UNDERWRITTEN	FULLY UNDERWRITTEN	SIMPLIFIED ISSUE			
	UNIVERSAL LOAN INSURANCE	SUPERIOR PROGRAM	ACCI-JET PROGRAM			
Objective	Offers unique, comprehensive coverage for all of an insured's loans with a financial institution: <ul style="list-style-type: none"> • Mortgage loan, car, boat or motorcycle loan, lines of credit, personal loan, credit cards or any fixed term loan with regular payments • Rent also covered 	Provides comprehensive personal coverage and is designed for: <ul style="list-style-type: none"> • Self-employed workers / employees • Business owners 	Offers customized coverages in the event of an accident or soft tissue injury for the self-employed, including: <ul style="list-style-type: none"> • Truck and taxi drivers • Construction workers • Manual labourers 		A complete accident product including 5 different coverages that can be purchased together or separately; designed for: <ul style="list-style-type: none"> • The entire family • Active people • All types of workers • Even the unemployed 	
Plan type	Guaranteed renewable	Guaranteed renewable	Guaranteed renewable		Guaranteed renewable	
Main coverage	Accident and illness	Accident and illness; or Accident only	Accident or soft tissue injury (Illness offered as option) 24-hour or non-work related coverage		Stand-alone rider product (5 riders available)	
Occupational classes	4A, 3A, 2A, 1A, B & C (Occupational class enhancement available, except class C)		4A, 3A, 2A, 1A, B & C		RIDER #1 DISABILITY IN THE EVENT OF AN ACCIDENT	
Age at issue	18-59 years old	18-59 years old	Accident	Illness (offered as option)		Open to all
			18-69 years old	18-64 years old		18-74 years old
Coverage period	To age 65	To age 65	To age 70			Up to age 80
Waiting period	<ul style="list-style-type: none"> • 30, 60, or 90 days • Option "+" available for all waiting periods (benefits are payable from the first day in the case of an accident) • None for day surgery or hospitalization of 18+ hours 	<ul style="list-style-type: none"> • 0 (accident only), 14, 30, 60, 90 or 119 days • Option "+" available for all waiting periods (benefits are payable from the first day in the case of an accident) • None for day surgery or hospitalization of 18+ hours 	0 (accident and soft tissue injury only), 30 or 119 days			None
Benefit period	2 years, 5 years or up to age 65	2 years, 5 years or up to age 65	2 years, 5 years or up to age 70			7 months per accident
Total disability	First 24 months: Regular occupation Month 25+: Any reasonable occupation Those three products offer an option to "Extend the regular occupation" period – See Flexible options section					<ul style="list-style-type: none"> • Regular occupation for a person with remunerative work; or normal activities for a person without remunerative work • Paid in case of disability resulting in: hospitalization, dismemberment, fracture, major burn or major laceration
Premiums	<ul style="list-style-type: none"> • Level premiums up to age 65; or level for consecutive 5-year periods (non-guaranteed) • Based on age, sex, smoking status and occupational class 		<ul style="list-style-type: none"> • Level premiums up to age 70 (non-guaranteed) • Based on occupational class (+age and sex for illness option) 			<ul style="list-style-type: none"> • Level premiums up to age 80 (non-guaranteed) • Same premiums for all, not related to age, sex, occupation or smoking status
Minimum number of working hours	<ul style="list-style-type: none"> • 21 hours per week on a regular and continuous basis OR • 8 months per year totalling 1,050 hours • An option for contractual and seasonal workers is also available – See Flexible options section 		<ul style="list-style-type: none"> • 21 hours per week on a regular and continuous basis OR • 8 months per year totalling 735 hours 			None, even the unemployed are eligible
Minimum premium	Minimum annual premium: \$100	Minimum annual premium: \$100	Minimum annual premium: \$100			None
Legal status	Be a Canadian citizen or permanent resident Temporary residents may be eligible but with limitations if in Canada for less than 3 years				Individual living in Canada for at least 12 months and covered by the insurance plan provided by the province of residence	

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	FULLY UNDERWRITTEN		FULLY UNDERWRITTEN			SIMPLIFIED ISSUE		SIMPLIFIED ISSUE		
	UNIVERSAL LOAN INSURANCE		SUPERIOR PROGRAM			ACCI-JET PROGRAM		ACCI 7 PLUS		
Benefit payment options	<ul style="list-style-type: none"> Non-integrated 		<ul style="list-style-type: none"> Non-integrated (up to \$1,200 for the first two years) Integrated Combination of integrated & non-integrated benefits 			First two years	<ul style="list-style-type: none"> Up to \$1,000 non-integrated \$1,001+ integrated 	<ul style="list-style-type: none"> Non-integrated 		
Monthly benefit amount	Minimum	Maximum	Class	Minimum	Maximum	Two years+	<ul style="list-style-type: none"> Integrated 			1 unit
	\$300	\$5,000 (\$3,000 for buildings of four apartments+)	4A	\$500	\$10,000	\$500	\$6,000	\$700	\$1,400	
			3A	\$500	\$8,000			Reduced to 50% at age 70		
			2A, 1A, B, C	\$500	\$6,000					
Built-in benefits (at no cost)	<ul style="list-style-type: none"> Waiver of premiums Maintenance of coverage when full-time work ceases Gradual return to work Extension of accident coverage to age 75 (at age 65) Recurrent disability Reinstatement of benefits with short declaration of health Loan to loan transfer 		<ul style="list-style-type: none"> Waiver of premiums Maintenance of coverage when full-time work ceases Extension of accident coverage to age 75 (at age 65) Recurrent disability Organ donation benefit Death benefit (if caused by total disability) Special rehabilitation benefit Additional assistance services (medical and legal) Residual disability (maximum of 12 months) 			<ul style="list-style-type: none"> Waiver of premiums Maintenance of coverage when full-time work ceases Extension of accident coverage to age 75 (at age 70) Recurrent disability 		<ul style="list-style-type: none"> Guaranteed payment in 7 days 		
FLEXIBLE OPTIONS	Return of premiums (ROP)	At age 55, 60 or 65 (50% of DI and ROP premiums paid, less any DI claims) Payment is automatic at age 65			Maximum issue age	At age 55, 60, 65 or 70 (50% of DI and ROP premiums paid, less any DI claims) Payment is automatic at age 70		Maximum issue age		
					54 years			54 years		
	Coverage for seasonal or contractual workers	Benefit from a broader definition of full-time work Must work four months per year totalling 1,050 hours								
	Extension of the "regular occupation" period	24 to 60 months for all occupational classes, except C OR Up to age 65 for all occupational classes, except B & C					24 to 60 months for all occupational classes, except C			
	Automatic increase in benefits			Amount	Available up until age					
			Yearly increase (maximum \$500/month)	54 years						
Retroactive benefit	Available for 60, 90 or 119 day waiting periods Lump-sum benefit equal to the benefits not received during the waiting period (for a total disability that lasts more than six months)									

RIDER #1 DISABILITY IN THE EVENT OF AN ACCIDENT

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		FULLY UNDERWRITTEN	FULLY UNDERWRITTEN	SIMPLIFIED ISSUE		SIMPLIFIED ISSUE			
		UNIVERSAL LOAN INSURANCE	SUPERIOR PROGRAM	ACCI-JET PROGRAM		ACCI 7 PLUS			
FLEXIBLE OPTIONS	Indexed disability benefit		Increase benefits yearly based on CPI (max 5%/year)						
	Partial disability	50% of monthly benefit (maximum of 12 months)		50% of monthly benefit (maximum of 6 months)					
	Disability in the event of an illness	Included as part of base product offering		Minimum	Maximum				
	Other	Coverage for a spouse without remunerative work (waiting period of 90 days, monthly benefit up to \$1,000 for maximum 2 years)		\$500	\$6,000				
RIDERS (OPTIONAL)	Accidental death, dismemberment or loss of use (AD&D)	\$25,000 - \$350,000 by increments of \$25,000				RIDER #2 AD&D	\$70,000 per unit – 1 to 5 units		
		Loss		% of insured amount	Refer to the table on the left Guaranteed payment in 7 days				
		Loss of life (death), loss of sight in both eyes, loss of both hands or both feet, loss of one hand and one foot, loss of one hand and sight in one eye, loss of one foot and sight in one eye, loss of hearing and speech		100%					
		Loss of one arm or one leg		75%					
		Loss of one hand or one foot, loss of sight in one eye or loss of hearing or speech		50%					
	Loss of one toe or one finger		5%						
		50% of the insured amount at age 70					Age at issue 0-74 years old 50% of the insured amount at age 70 Level premiums up to age 80		
	Accidental fracture	\$5,000 per unit – 1 or 2 units				RIDER #3 FRACTURE	\$7,000 per unit – 1 or 2 units		
		Fracture		1 unit	2 units		Refer to the 1 st column on the left	1 unit	2 units
		Skull, spine, pelvis, femur, hip		\$5,000	\$10,000			\$7,000	\$14,000
Sternum, larynx, trachea, scapula, radius, humerus, ulna, patella, tibia, fibula, coccyx			\$1,250	\$2,500	\$1,750			\$3,500	
Any other bone			\$500	\$1,000	\$700			\$1,400	
	50% of the insured amount at age 70					Age at issue 0-74 years old 50% of the insured amount at age 70 Level premiums up to age 80 Guaranteed payment in 7 days			
Extended medical care further to an accident	<ul style="list-style-type: none"> Expenses reimbursed at 100%: hospitalization in a semi-private room (\$10,000 per accident); transportation by ambulance; professional services of a registered nurse at home (\$200 per day, \$18,000 per accident) Upon medical recommendation: laboratory services for diagnostic purposes; artificial eyes and limbs; casts, slings, trusses, crutches, walkers and canes; rental of orthopedic appliances, wheelchair, hospital bed; equipment to administer oxygen, any initial prosthesis; customary expenses for medication (requiring prescription by a physician, 60 days, \$5,000 per accident); medical treatment and services not reimbursed by a government plan (maximum \$10,000 per accident); chiropractor, physiotherapist, osteopath, podiatrist, psychologist, speech-language pathologist, occupational therapist (\$40 per visit, \$1,000 per professional and \$5,000 per accident); x-rays for chiropractic purposes (\$50 per accident); dental accident (\$10,000) Lifetime maximum of \$100,000 subject to the coordination of benefits clause set out in the contract 				RIDER #4 EXT. MEDICAL CARE	Refer to the column on the left Age at issue 0-74 years old Level premiums up to age 80 Guaranteed payment in 7 days			

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		UNIVERSAL LOAN INSURANCE	SUPERIOR PROGRAM	ACCI-JET PROGRAM	ACCI 7 PLUS
RIDERS (OPTIONAL)	Hospital benefit				Choice of two coverages: 1. Accident 2. Accident or illness \$70/day per unit – 1-5 units for hospitalization of 18+ hours or day surgery Lifetime maximum of 700 days 7-day convalescence benefit per hospitalization period ACCIDENT Age at issue 0-74 years Level premiums up to age 80 Guaranteed payment in 7 days ACCIDENT OR ILLNESS Age at issue 6 months-74 years Premiums based on age Short health questionnaire required
	Travel insurance		Up to \$5 million Available for family, includes trip cancellation and interruption insurance		

BUSINESS OWNERS					
Overhead expense insurance		Amount	Maximum benefit period	Amount	Maximum benefit period
		\$500 - \$6,000	2 years (subject to a waiting period of 0 days (accident only), 30 or 30 days+)	\$500 - \$6,000	2 years (subject to a waiting period of 30 days)

Note: If a client purchases more than one Universal Loan Insurance, Superior Program or underwritten Term Life Insurance under the same payor, they save on policy fees: 50% on the 2nd one and no fees on the 3rd one.

		LIFE INSURANCE				CANCER & CRITICAL ILLNESS			
		FULLY UNDERWRITTEN		SIMPLIFIED ISSUE		SIMPLIFIED ISSUE			
		RENEWABLE AND CONVERTIBLE TERM LIFE INSURANCE		ACCESS LIFE		CANCER GUARD			
Objective		Allows planning one's estate and protecting their family (or business associates) from an unexpected loss of income Designed for all family members and for people in need of a renewable and convertible temporary coverage		No medical life insurance for people between 6 months and 80 years of age All your clients are accepted, regardless of their medical condition		Cancer insurance designed to help people meet their financial obligations in the event of a cancer diagnosis. Also covers 5 other critical illnesses - See Flexible options section			
Plan type		10 Year Term R&C 15 Year Term R&C	20 Year Term R&C 25 Year Term R&C	Permanent Life 15 Year Term	20 Year Term 25 Year Term	Guaranteed renewable 10 year Term	20 Year Term 75 Year Term		
Main coverage		Death benefit		Death benefit Four levels of coverage: Guaranteed Access, Deferred, Deferred Plus and Immediate Plus		Cancer insurance: lump-sum payment in the event of a life-threatening cancer diagnosis Three levels of coverage: Standard, Preferred and Preferred PLUS			
Age at issue		T10 – 0 to age 70 T15 – 0 to age 70	T20 – 0 to age 70 T25 – 0 to age 60	L100 – 6 months to age 80 T15 – 20 years to age 65	T20 – 20 years to age 60 T25 – 20 years to age 55	T10 – 0 to age 65 T20 – 0 to age 55	T75 – 0 to age 65		
Eligibility		Medical requirements according to state of health and age at issue		Based on medical questions only, no medical exams		Based on medical questions only, no medical exams			
Premiums		<ul style="list-style-type: none"> Guaranteed at each renewal up to age 85 Based on age, sex and smoking status 		<ul style="list-style-type: none"> L100 Guaranteed up to age 70 T15, T20, T75 guaranteed at each renewal to age 70 Based on age, sex, smoking status and answers to medical questions 		<ul style="list-style-type: none"> Guaranteed renewable up to age 75 Level premiums up to age 65; or level for consecutive 5-year periods (non-guaranteed) Based on age, sex, smoking status and answers to medical questions 			
Minimum premium		Minimum annual premium: \$100		Minimum annual premium: \$150		Minimum annual premium: \$100			
Legal status		Be a Canadian citizen or permanent resident Temporary residents may be eligible but some limitations may apply		Any status		Must be living in Canada for at least 12 months			
Sum insured		Minimum	Maximum	Rate	Minimum	Maximum	Rate	Minimum	Maximum
		\$10,000	\$2,000,000	Guaranteed Access Deferred Deferred Plus Immediate Plus	Must reach annual premium of \$150	\$25,000 \$100,000 \$200,000 \$300,000	Standard Preferred Preferred PLUS	\$5,000 \$5,000 \$5,000	\$50,000 \$100,000 \$150,000
		By increments of \$1,000		By increments of \$1,000 Under age 18: max \$10,000 for Guaranteed Access and \$25,000 for the others Over age 70: max of \$25,000 for Guaranteed Access, \$100,000 for Deferred and \$150,000 for Deferred Plus and Immediate Plus		By increments of \$5,000			
Precision on death benefit				<ul style="list-style-type: none"> Non-accidental death during the first two years: return of premiums for Guaranteed Access; + a 3% annual interest for Deferred and Deferred Plus; and payment of sum insured for Immediate Plus Accidental death: payment of sum insured in all cases 					
Built-in benefits (at no cost)		Convertible to permanent life before age 71 without evidence of insurability		<ul style="list-style-type: none"> Guaranteed cash value with L100 at the beginning of the 5th policy year Reduced paid-up insurance with L100 Possibility of obtaining policy loans with L100 		Unlimited access to the medical second opinion service of MediGuide in the event of cancer or CI diagnosis			
FLEXIBLE OPTIONS	Prevention					50% of cancer sum insured (maximum of \$25,000) for the following non-life-threatening cancers: 1. carcinoma in situ of the breast; 2. stage 1A malignant melanoma (melanoma of less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or level V invasion); 3. stage A (T1a or T1b) prostate cancer			
	Critical illness					Coverage for diagnosis of: 1. stroke (cerebrovascular accident) 2. coronary artery bypass surgery 3. heart attack (myocardial infarction) 4. paralysis 5. coma Plus 5 juvenile critical illnesses for insureds under age 25 Sum insured: same minimum and maximum as cancer insurance			

		LIFE INSURANCE		CANCER & CRITICAL ILLNESS				
		FULLY UNDERWRITTEN	SIMPLIFIED ISSUE	SIMPLIFIED ISSUE				
		RENEWABLE AND CONVERTIBLE TERM LIFE INSURANCE	ACCESS LIFE	CANCER GUARD				
FLEXIBLE OPTIONS	Return of premiums			100% of all paid premiums upon death; or 50% at age 75, less any claim payments				
	Term life insurance for children	<ul style="list-style-type: none"> \$5,000 - \$25,000 for insured's children from 14 days to 25 years Convertible to permanent life between ages 20 and 25 (up to 6 times the term insurance, maximum of \$100,000) 	<table border="1"> <tr> <td>Maximum issue age</td> <td></td> </tr> <tr> <td></td> <td>20 years</td> </tr> </table>	Maximum issue age			20 years	
Maximum issue age								
	20 years							
	Waiver of premiums in the event of total disability	For total disability occurring prior to age 60 after a 6-month waiting period						
OPTIONAL RIDERS	Accidental death, dismemberment or loss of use	\$10,000 - \$500,000 by increments of \$1,000		\$25,000 - \$350,000 by increments of \$25,000				
		Loss	% of insured amount	Loss	% of insured amount			
		Loss of life (death), loss of both hands, loss of both feet, loss of sight in both eyes, loss of one hand and one foot, loss of one hand and sight in one eye, loss of one foot and sight in one eye	100%	Loss of life (death), loss of sight in both eyes, loss of both hands or both feet, loss of one hand and one foot, loss of one hand and sight in one eye, loss of one foot and sight in one eye, loss of hearing and speech	100%			
		Loss of one hand, loss of one foot, loss of sight in one eye	50%	Loss of one arm or one leg	75%			
		Double benefit in certain situations (such as public transport, fire in a public building, escalator or elevator, hurricane, cyclone)		Loss of one hand or one foot, loss of sight in one eye or loss of hearing or speech	50%			
				Loss of one toe or one finger	5%			
				50% of the insured amount at age 70 Amount must be equal to or less than the sum insured for cancer coverage				
	Accidental fracture			\$5,000 per unit – 1 or 2				
				Fracture	1 unit 2 units			
				Skull, spine, pelvis, femur, hip	\$5,000 \$10,000			
				Sternum, larynx, trachea, scapula, radius, humerus, ulna, patella, tibia, fibula, coccyx	\$1,250 \$2,500			
				Any other bone	\$500 \$1,000			
				50% of the insured amount at age 70				
	Extended medical care further to an accident			<ul style="list-style-type: none"> Lifetime maximum of \$100,000 Covers medically necessary expenses such as hospitalization, rental of wheelchair, transportation by ambulance, professional services (nurse, physiotherapist. . .). Refer to details on p. 5 				
	LIFELINE: life + cancer + disability		Addition of cancer and/or disability insurance to Access Life for a complete and convenient solution: <ol style="list-style-type: none"> CancerGuard, T10, T20 or T75, \$5,000 - \$50,000, Prevention option available; Acci-Jet, benefit period 2 or 5 years or up to age 70, waiting period of 0, 30 or 119 days, monthly benefit amount \$500 - \$1,000 Note: not available for Guaranteed Access coverage					

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iA Excellence is a trademark and business name under which
The Excellence Life Insurance Company operates.