

Acci-Jet Program



DISABILITY
INSURANCE

YOUR INCOME GUARD
FOR ACCIDENTS AND MORE



On average,
people spend over



of their lives working!
That's one third of your life!

Your income is your most important asset!

To maintain your standard of living, meet your financial commitments and have enough money to achieve your financial goals, you have to be able to count on your ability to earn the income you need. The importance of this becomes even clearer when we see that more than 1 in 2 Canadians live paycheque to paycheque!¹

What would happen if a disability put all of this at risk, forcing you to:

- Take out loans to maintain your standard of living
- Dip into your hard-earned savings and push back your retirement
- Be unable to pay back your loans, endangering your plans for your children's education

If you save 10% of your salary every year, a six-month work leave could wipe out several years of saving.

¹ BDO Canada Affordability Index 2019

Acci-Jet Program, a simple solution, adapted to your budget!

Disability accident insurance with additional coverage for **soft tissue injuries**² such as:

- Strain
- Sprain
- Contusion of a muscle, ligament or tendon
- Bursitis
- Capsulitis
- Tendinitis
- Carpal tunnel syndrome
- Neck, back and spine
- Etc.

A great solution for people 18 to 69 years old, especially:

- Workers at higher risk of soft tissue injury (work involving repetitive tasks)
- Business owners or self-employed workers
- Salaried employees who do not have a group disability insurance plan, or who want to expand their coverage
- People who want quick coverage, with no medical exam



Please refer to your policy for more information on covered expenses, limitations and exclusions for the coverages you choose.

² Limitations applying to soft tissue injuries vary based on the job type.
Please note that mental health conditions are excluded from this insurance.



Did you know?

For as little as **1% to 2%** of your income, Acci-Jet Program can provide up to 70% of your income if an accident, or even an illness, prevents you from working.

Example:

Jade, 29 years old, dental hygienist

Her income is \$50,000 and she is eligible for a monthly benefit of \$3,000. Very good coverage would cost her:

\$35.90 per month
for accident and injury

0.9% of her gross income

\$67.40 per month
for accident and illness

1.7% of her gross income

Instant acceptance with no medical exam!

Flexible, customizable coverage

- Non-taxable benefits of up to \$6,000/month
- 24-hour coverage or outside working hours
- Benefit period of 2 years, 5 years or up to age 70
- Basic coverage for accidents and soft tissue injury
- Overhead expense insurance for self-employed workers and small business owners to cover fixed costs such as rent, electricity, and employee salaries
- The possibility to add coverage in case of illness by answering a few simple questions

Upgrade your coverage for just a few dollars more!

- Partial disability: Receive part of your monthly benefit even if you work part time, or are gradually returning to full-time work after a disability
- Return of premiums: Get back part of your premiums paid at age 70, or if you terminate your coverage after age 55
- Four riders:
 - Accidental fracture
 - Accidental death, dismemberment or loss of use
 - Reimbursement of medical expenses following an accident
 - Individual or family travel insurance

Your financial security advisor can explain all the options for Acci-Jet Program and help you determine which options would work best for your needs.



Because life
is unpredictable,
Acci-Jet protects
your income

Contact your iA Financial Group
financial security advisor today!



INVESTED IN YOU.

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