

## Living benefits

# PRODUCT SUMMARY

To protect your clients'  
financial situation



	CREDITOR INSURANCE		INCOME REPLACEMENT + OVERHEAD EXPENSE INSURANCE		ACCIDENT INSURANCE		
	FULLY UNDERWRITTEN		FULLY UNDERWRITTEN		SIMPLIFIED ISSUE		
	UNIVERSAL LOAN INSURANCE		SUPERIOR PROGRAM		ACCI-JET PROGRAM		
					ACCI 7 PLUS		
Objective	Unique, comprehensive coverage for all of an insured's loans with a financial institution: – 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		Comprehensive personal coverage designed for: – Self-employed workers / employees – Business owners		Customized coverages in the event of an accident or soft tissue injury for the self-employed, including: – Truck and taxi drivers – Construction workers – Manual labourers		Complete accident product including 5 different coverages that can be purchased together or separately; designed for: – The entire family – Active people – All types of workers – Even the unemployed
Plan type	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				Accident	Illness (offered as option)	
					18-69 years old	18-64 years old	
Coverage period	To age 65				To age 70		
Waiting period	– 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		– 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		Open to all  18-74 years old  To age 80  None
Benefit period	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						– Regular occupation for a person with remunerative work; or normal activities for a person without remunerative work – Paid in case of total disability resulting in: hospitalization, dismemberment, fracture, major burn or major laceration
Premiums	– Level premiums up to age 65; or level for consecutive 5-year periods (non-guaranteed) – Based on age, sex, smoking status and occupational class				– Level premiums up to age 70 (non-guaranteed) – Based on occupational class (+ age and sex for illness option)		– 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	– 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				– 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						None
Policy fees	\$60 and \$0 for insured 2		\$60		\$30		None

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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	Non-integrated		<ul style="list-style-type: none"> <li>– Non-integrated (up to \$1,200 for the first two years)</li> <li>– Integrated</li> <li>– Combination of integrated &amp; non-integrated benefits</li> </ul>			First two years	<ul style="list-style-type: none"> <li>– Up to \$1,000 non-integrated</li> <li>– \$1,001+ integrated</li> </ul>	Non-integrated	
						Two years+	Integrated		
Monthly benefit amount	Minimum	Maximum	Catégorie	Minimum	Maximum	Minimum	Maximum	1 unit	2 units
	\$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"> <li>– Waiver of premiums</li> <li>– Maintenance of coverage when full-time work ceases</li> <li>– Gradual return to work</li> <li>– Extension of accident coverage to age 75 (at age 65)</li> <li>– Recurrent disability</li> <li>– Reinstatement of benefits with short declaration of health</li> <li>– Loan to loan transfer</li> </ul>			<ul style="list-style-type: none"> <li>– Waiver of premiums</li> <li>– Maintenance of coverage when full-time work ceases</li> <li>– Extension of accident coverage to age 75 (at age 65)</li> <li>– Recurrent disability</li> <li>– Organ donation benefit</li> <li>– Death benefit (if caused by total disability)</li> <li>– Special rehabilitation benefit</li> <li>– Additional assistance services (medical and legal)</li> <li>– Residual disability (maximum of 12 months)</li> </ul>		<ul style="list-style-type: none"> <li>– Waiver of premiums</li> <li>– Maintenance of coverage when full-time work ceases</li> <li>– Extension of accident coverage to age 75 (at age 70)</li> <li>– Recurrent disability</li> </ul>		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			54	
	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	2 to 5 years for all occupational classes, except C OR Up to age 65 for all occupational classes, except B & C				2 to 5 years for all occupational classes, except C			
Automatic increase in benefits			Amount	Available up to age					
			Yearly increase (maximum \$500/month)	54					

RIDER #1 DISABILITY IN THE EVENT OF AN ACCIDENT

		CREDITOR INSURANCE	INCOME REPLACEMENT + OVERHEAD EXPENSE INSURANCE		ACCIDENT INSURANCE		
		FULLY UNDERWRITTEN	FULLY UNDERWRITTEN	SIMPLIFIED ISSUE		SIMPLIFIED ISSUE	
		UNIVERSAL LOAN INSURANCE	SUPERIOR PROGRAM	ACCI-JET PROGRAM		ACCI 7 PLUS	
FLEXIBLE OPTIONS	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)				
	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		
				\$500	\$6,000		
Other	Coverage for a spouse without remunerative work (waiting period of 90 days, monthly benefit up to \$1,000 for maximum 2 years)						
RIDERS (OPTIONAL)	Accidental death, dismemberment or loss of use (AD&D)	\$25,000 - \$350,000 by increments of \$25,000				\$70,000 per unit – 1 to 5 units	
		Loss of:			% of insured amount		
		Life (death), sight in both eyes, both hands or both feet, one hand and one foot, one hand and sight in one eye, one foot and sight in one eye, hearing and speech			100%		
		One arm or one leg			75%		
		One hand or one foot, sight in one eye or hearing or speech			50%		
		One toe or one finger			5%		
		50% of the insured amount at age 70				Refer to the column on the left	
	Accidental fracture	\$5,000 per unit – 1 or 2 units				\$7,000 per unit – 1 or 2 units	
		Fracture			1 unit	2 units	Refer to the column on the left
		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				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		
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		UNIVERSAL LOAN INSURANCE		SUPERIOR PROGRAM		ACCI-JET PROGRAM		
		UNIVERSAL LOAN INSURANCE		SUPERIOR PROGRAM		ACCI 7 PLUS		
RIDERS (OPTIONAL)	Extended medical care further to an accident	<ul style="list-style-type: none"> <li>– 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)</li> <li>– 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)</li> <li>– Lifetime maximum of \$100,000 subject to the coordination of benefits clause set out in the contract</li> </ul>					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
	Hospital benefit						RIDER #5 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 ospitalization period <b>ACCIDENT</b> Age at issue 0-74 years old Level premiums up to age 80 Guaranteed payment in 7 days <hr/> <b>ACCIDENT OR ILLNESS</b> Age at issue 6 months-74 years old 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: Supplementary income offered as a rider with Genesis, traditional insurance, Transition and iA PAR. Disability credit offered as a rider with Genesis, traditional insurance and iA PAR.

CRITICAL ILLNESS

	FULLY UNDERWRITTEN (25 OR 4 ILLNESSES)	SIMPLIFIED ISSUE
	TRANSITION	CANCER GUARD
Objective	Critical illness insurance for an insured and their family/business to financially deal with an illness Two coverage types: 4 illnesses or 25 illnesses	Cancer insurance designed for people to meet their financial obligations in the event of a cancer diagnosis Covers five other critical illnesses – see details in the Flexible optional coverages section
Plan type	Renewable term guarantee 10-year term                      Up to age 75                      Lifetime (T100) 10-year payment 20-year term                      Lifetime (T100)                      Lifetime (T100) 20-year payment 25-year term	Renewable term guarantee 10-year term 20-year term Up to age 75
Main coverage	Lump-sum payment upon diagnosis of one of the critical illnesses covered	Cancer insurance: lump-sum payment upon diagnosis of a life-threatening cancer Three coverage levels: Standard, Preferred or Preferred PLUS
Age at issue	T10 – age 0 to 64                      T75 – age 0 to 65                      T100 10-year payment – age 0 to 65 T20 – age 0 to 54                      T100 – age 0 to 65                      T100 20-year payment – age 0 to 50 T25 – age 0 to 49	T10 – age 0 to 65 T20 – age 0 to 55 T75 – age 0 to 65
Eligibility	Medical requirements based on medical condition, face amount and age at issue	Based on medical questions only, no medical exam
Premiums	Based on face amount, age, sex and smoker status 4 rate bands: Band 1                      \$10,000 to \$49,999 Band 2                      \$50,000 to \$99,999 Band 3                      \$100,000 to \$199,999 Band 4                      \$200,000 or over	Based on age, sex, smoker status and answers to questions for three coverage levels
Minimum premium	Based on \$10,000 minimum face amount	Minimum annual premium: \$100
Policy fees	\$60 per insured, plus \$30 for each additional insured	None
Face amount	Minimum                      Maximum \$10,000                      \$3,000,000	Rate                      Minimum                      Maximum Standard                      \$5,000                      \$50,000 Preferred                      \$5,000                      \$100,000 Preferred PLUS                      \$5,000                      \$150,000
	Maximum of \$500,000 for age 0 to 17 Decreasing to 50% face amount option for Transition – 4 illnesses, T10, T20 and T25	In \$5,000 increments
Conversion privilege T10, T20, T25	T75, T100, T100 10-year payment – up to age 65 (age of insured on policy) T100 20-year payment – up to age 50 (age of insured on policy)	
MediGuide	Unlimited access to the MediGuide medical second opinion service upon diagnosis of a cancer or critical illness (whether or not covered by the policy)	

CRITICAL ILLNESS

FLEXIBLE OPTIONAL COVERAGES	FULLY UNDERWRITTEN (25 OR 4 ILLNESSES)		SIMPLIFIED ISSUE
	TRANSITION		CANCER GUARD
	Prevention	<p>Prevention +: automatically included in the product</p> <p>Partial benefit payment equal to 15% of the face amount up to a maximum of \$50,000 per claim, payable up to four times per contract, once per illness, without reducing the face amount</p> <p>The seven illnesses covered:</p> <ul style="list-style-type: none"> <li>– Coronary angioplasty</li> <li>– Ductal carcinoma in situ of the breast</li> <li>– Stage A (T1a or T1b) prostate cancer</li> <li>– Stage T1 papillary or follicular thyroid cancer</li> <li>– Chronic lymphocytic leukemia (CLL) Rai stage 0</li> <li>– Stage 1 malignant melanoma</li> <li>– Gastrointestinal stromal tumours (GIST) and neuroendocrine tumours (classified less than AJCC Stage 2)</li> </ul>	<p>50% of the face amount (up to \$25,000) for the following non-life-threatening cancers:</p> <ol style="list-style-type: none"> <li>1. Carcinoma in situ of the breast</li> <li>2. Stage 1A malignant melanoma (≤1.0 mm in thickness, not ulcerated and without Clark Level IV or V invasion)</li> <li>3. Stage A (T1a or T1b) prostate cancer</li> </ol>
Critical illness	<p>Automatically included in the product:</p> <p><b>4 illnesses:</b> stroke, cancer (life-threatening), heart attack, coronary artery bypass surgery</p> <p><b>25 illnesses:</b> stroke, aplastic anemia, severe burns, cancer (life-threatening), blindness, aortic surgery, coma, heart attack, major organ failure (on waiting list), dementia (including Alzheimer's disease), major organ transplant, occupational HIV infection, kidney failure, Parkinson's disease and specified atypical Parkinsonian disorders, motor neuron disease, bacterial meningitis, paralysis, loss of independent existence, loss of speech, loss of limbs, coronary artery bypass surgery, heart valve replacement or repair, multiple sclerosis, deafness, benign brain tumour</p> <p>In both cases, 5 juvenile illnesses included (diagnosis before age 25)</p>	<p>Coverage if diagnosed with one of the following 5 conditions: stroke, coronary artery bypass surgery, heart attack (myocardial infarction), paralysis, coma</p> <p>Plus 5 juvenile illnesses (diagnosed before age 25)</p> <p>Face amount: same minimum and maximum as cancer insurance</p>	
Return of premiums	<p>Return of premiums upon death (ROPD) and Flexible return of premiums (FRP), available at issue and at conversion</p> <p>ROPD → on all coverages</p> <p>FRP15 → age 0 to 60 – T75 → age 0 to 65 – T100</p> <p>FRP20 → age 0 to 65 – T100 10-year payment → age 0 to 50 – T100 20-year payment</p> <p>FRP65 → age 0 to 49 – T75, T100</p> <p>Cash or automatic loan advances available</p>	<p>100% of premiums paid in the event of death, or 50% at the age of 75, less any claim(s) paid</p>	
Increased benefit rider	<p>Face amount automatically increased on the 5th and 10th policy anniversaries, with no evidence of insurability. Minimum increase: \$10,000. Maximum increase: 50% of the basic face amount. Available at issue and at conversion<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>– T10, T20, T25, T75, T100, T100 10-year payment: age 0 to 45</li> <li>– T100 20-year payment: age 0 to 40</li> </ul>		

<sup>1</sup> At conversion:

- If an increased benefit rider is attached to a term coverage, the rider ends automatically.
- If the client wishes to have a new increased benefit rider, new evidence of insurability must be submitted. Any increases in the face amount allowed under the increased benefit rider prior to conversion are therefore excluded from the maximum number of increases allowed after the conversion.

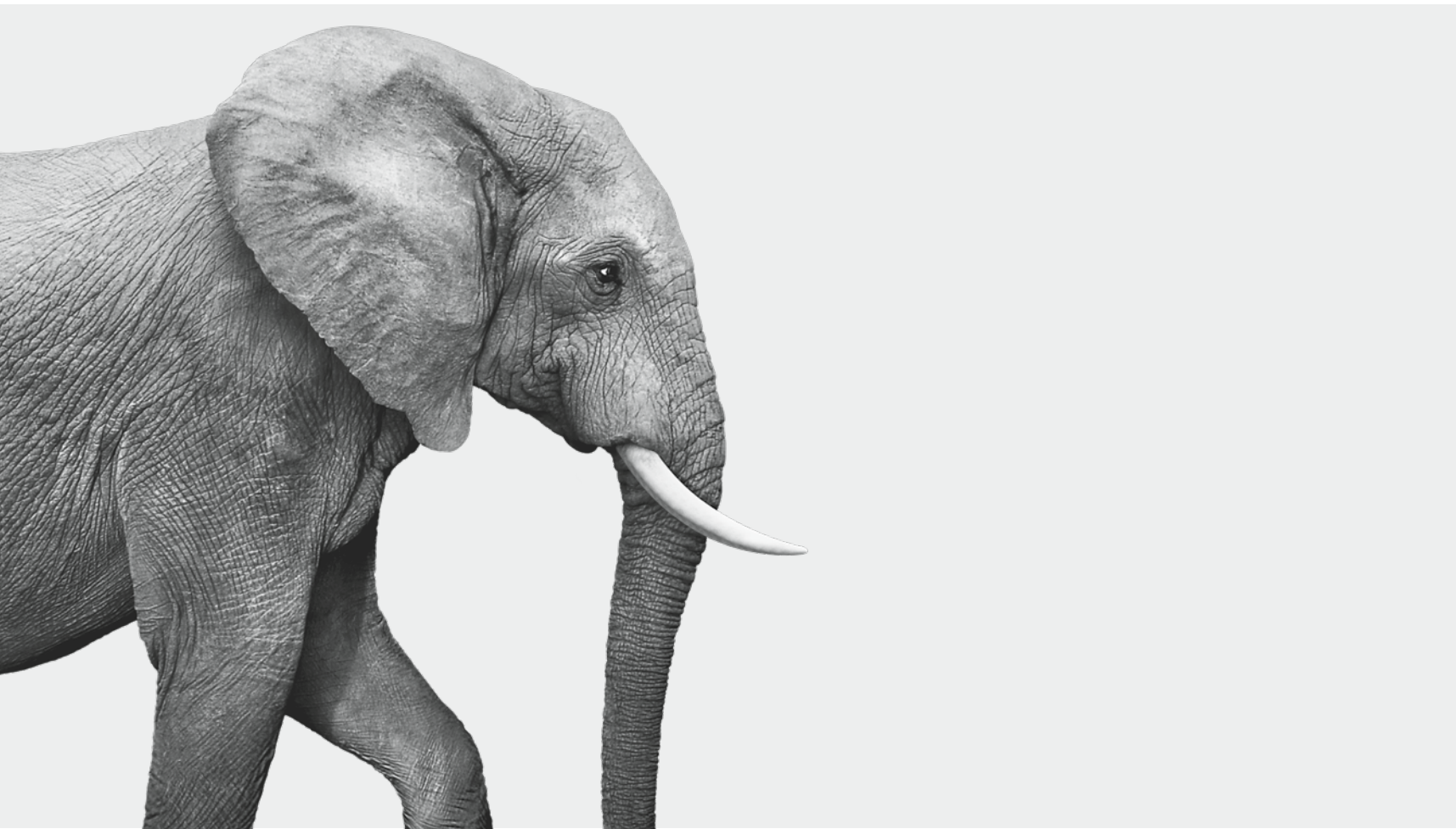


CRITICAL ILLNESS

		FULLY UNDERWRITTEN (25 OR 4 ILLNESSES)	SIMPLIFIED ISSUE		
		TRANSITION	CANCER GUARD		
RIDERS (OPTIONS)	Accidental death & dismemberment		\$25,000 – \$350,000 in \$25,000 increments		
			Loss of:	% of face amount	
			Life (death), sight in both eyes, both hands or both feet, one hand and one foot, one hand and sight in one eye, one foot and sight in one eye, hearing and speech	100%	
			One arm or one leg	75%	
			One hand or one foot, sight in one eye or hearing or speech	50%	
			One toe or one finger	5%	
			50% of the face amount at age 70 Face amount cannot exceed the amount of cancer insurance coverage		
	Accidental fracture	Skull, spine	\$3,500 or \$10,000	\$5,000 per unit – 1 or 2	
		Femur	\$3,500 or \$7,500	Fracture	1 unit                      2 units
		Pelvis, hip	\$7,500	Skull, spine, pelvis, femur, hip	\$5,000                      \$10,000
	Humerus, larynx, fibula, sacrum, tibia, trachea	\$1,500	Sternum, larynx, trachea, scapula, radius, humerus, ulna, patella, tibia, fibula, coccyx	\$1,250                      \$2,500	
	Ulna, radius	\$1,000	All other bones	\$500                      \$1,000	
	Coccyx, all other bones	\$500	50% of face amount at age 70		
Hospitalization	<ul style="list-style-type: none"> <li>– Benefits of \$50, \$100, \$150 or \$200 per day of hospitalization in the event of illness or accident</li> <li>– Maximum of 36 months per hospitalization</li> <li>– 4X daily allowance for intensive care, max 30 days</li> <li>– Age at issue: 0 to 65</li> </ul>				
Extended medical (paramedical) expenses following an accident	<ul style="list-style-type: none"> <li>– Covers hospital and paramedical expenses, out-of-province emergency care, childcare expenses, disability benefit for living expenses, dental expenses, etc.</li> <li>– Maximum amount per insured and accident</li> </ul>		<ul style="list-style-type: none"> <li>– \$100,000 lifetime maximum</li> <li>– Covers medically required expenses such as hospitalization, wheelchair rental, ambulance transportation, professional services (nurse, physiotherapist, etc.) See details on page 5</li> </ul>		
Other	Hospitalization and home care Supplementary income (SI) Transition Child (Transition / Transition Evolution Child) Waiver of premiums in the event of the applicant's disability (WPDIs) Waiver of premiums in the event of the insured's disability (WPIDIs) Waiver of premiums in the event of the applicant's death (WPD)				

Note: Transition is also available as a rider on any of our life insurance products (critical illness rider)





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