

life and health
insurance

Rent Insurance Solution

Life insurance to protect
your capacity to pay your rent



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Benefits of Rent Insurance Solution

- **Premium and benefits are guaranteed** for the duration of your contract
- **Benefits are not taxable** in the event of disability or death

To cover a disability

- Choose the amount of monthly benefit you want to receive, up to a maximum of \$1,000¹
- No proof of income required
- Up to two years of benefits
- No integration of benefits at the time of a claim. Rent Insurance doesn't take any other benefits you are entitled to into consideration.

To cover death

- Term Life Insurance
- Option to convert your Term Life Insurance into permanent insurance if your financial situation changes
- Succession Advantage included²

Coverage for loss of employment

- Includes a reimbursement of total policy premiums in the event of the loss of the policyholder's job

The following additional benefits are also available

- **Critical Illness** rider (25 covered illnesses)
- **Accidental Fracture** rider
- **Waiver of premiums** rider in the event of disability or death³
- **Children's Life Insurance** rider
- **Children's Critical Illness** rider
- Monthly payment term rider (**Provider** rider)

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Beneva designates La Capitale Civil Service Insurer Inc. as insurer. | 1. Maximum of \$1,000 per month. For joint life insurance, maximum benefit of \$1,000 per month for both spouses. | 2. Available in Quebec only. This benefit provides for the reimbursement of legal fees and expenses of up to \$1,000 (some conditions and restrictions apply), for the duration of the contract, for liquidating the Insured's estate, probating the Insured's will, arranging for protective supervision of a person of full age or certifying a mandate of incapacity or power of attorney. Power of attorney must be provided in anticipation of possible incapacity. | 3. Not available if more than one policyholder. Some conditions, exclusions and restrictions apply. This document is not a contract. It merely provides an overview of the coverage available. Only the insurance policy and application may be used to settle legal issues. Contracts are issued by La Capitale Civil Service Insurer Inc.
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