



THE SOLUTION FOR **DECLINED OR DIFFICULT TO INSURE CASES**

Have you ever been declined for critical illness insurance? Humania Assurance - Insurance Without Medical Exam is for people who, for medical or lifestyle reasons, have had difficulty obtaining insurance.

NO MEDICAL EXAM

4 COVERED ILLNESSES
Includes Refund of Premium on Death

COVERAGE UP TO
\$100,000

Only **6 eligibility questions!**

PRODUCT DETAILS

Available to persons 18 to 55 years old (inclusive).

Amount of coverage

Minimum: \$5,000
Maximum: \$100,000

Renewal

Guaranteed to age 65.

Type of contract

Term 10 or 20 years depending on the option chosen by the insured.

Covered illnesses

- Stroke (cerebrovascular accident)
- Coronary surgery
- Cancer
- Heart attack (myocardial infarction)

WHY OUR INSURANCE WITHOUT MEDICAL EXAM?

Eligibility

- No medical exam
- No question regarding height and weight
- People previously diagnosed with HIV, Diabetes, Cancer, Multiple Sclerosis or other critical illnesses may be eligible.

Benefits of the product

- Refund of Premium Rider available (75% after 20 years)
- You may also choose to add Life and Disability insurance with no additional health questions



CRITICAL ILLNESS INSURANCE

Without Medical Exam



HUMANIA
ASSURANCE MD®

INSURANCE WITHOUT
MEDICAL EXAM

GET A QUOTE ONLINE AT WWW.WITHOUTMEDICALEXAM.CA



1555 Girouard Street West, Saint-Hyacinthe, Quebec J2S 2Z6
Telephone: 1 877 569-3120 • Fax: 450 774-1868

www.humania.ca