

Superior Program



**Income protection in case
of disability for accident
or illness**



Have you ever wondered how you would pay your bills if an illness or an accident prevented you from working?



According to the Canadian Life and Health Insurance Association (CLHIA), one in three persons will experience a disability of at least 90 days before they turn 65*.

If you're relying on government plans to protect your lifestyle... Are you aware of what they actually provide? Let's take a closer look:

- Employment Insurance: only offers 119 days of benefits;
- Canada Pension Plan (CPP) or Quebec Pension Plan (QPP): only for "severe" and "prolonged" physical or mental disability;
- Workplace safety and workers' compensation plans (e.g., WSIP, WCB, CSST): coverage only for disabilities resulting from a work-related accident or an occupational disease.

If you're self-employed... What would it mean, financially, to lose your sole source of income because of a disability?

When you become disabled, you not only lose your primary source of income, but also face unexpected expenses related to your condition - expenses that you'll have to pay out of pocket.

Superior Program offers you, among other options, coverage for disability in the event of illness and accident or, if you prefer, in the event of accident only. It offers comprehensive income protection for all workers, including those who are self-employed, and 24-hour coverage against accident or illness, whether you're at work, at home or enjoying your favourite leisure activity. In other words, Superior Program gives you an individual disability insurance plan that will provide a monthly non-taxable benefit to help maintain your lifestyle.

Monthly benefit per \$100 increments	Minimum	Maximum		
	\$500	Classes 1A, 2A, B and C	\$6,000	
		Class 3A	\$8,000	
		Class 4A	\$10,000	
Benefit period	2 years, 5 years or up to age 65			
Waiting period	0 days (accident only)		In all cases, in the event of day surgery or hospitalisation of at least 18 hours, benefits are payable from the first day, except for a 119-day waiting period. With the "+" option, benefit payment can commence from the first medical consultation in the case of an accident.	
	14 days			
	14 days +			
	30 days			
	30 days +			
	60 days			
	60 days +			
	90 days			
Premium payment options	Up to age 65 or for consecutive 5-year periods		Our premium rates are based on the coverages that you choose as well as your age, occupation, gender and smoking status.	
Occupational class enhancement	Based on certain criteria related to your type of employment, years of experience and income, your occupational class may be enhanced. An enhancement may mean that you will pay lower premiums for your disability insurance coverage. Ask your advisor for details. This option is not available for occupational class C.			

You are eligible if you...

- are between the ages of 18 and 59 inclusively;
- work, at least:
 - 21 hours per week on a regular and continuous basis; or
 - 8 months per year totalling 1,050 hours; or
 - 4 months per year totalling 1,050 hours*.
- meet iA Excellence's underwriting criteria;
- are a Canadian citizen, or reside in Canada and meet certain criteria.

* For seasonal and contractual workers only. To have access, the seasonal and contractual workers rider must be purchased.

Choosing your benefits

Your advisor will sit down with you to conduct a needs analysis in order to determine the amount of monthly benefits you will need in the event of total disability. The amount of your available coverage is established based on your eligible annual income (salary, net income, gross income, etc.). To ensure that you are properly covered, you may choose from several options:

Non-integrated benefits

Non-integrated benefits will be paid to you even if you receive benefits from another company or public body, to a maximum of \$1,200 per month for a period of 2 years.

Integrated benefits

Integrated benefits will be reduced by the benefits paid by any other company or public body such that the sum of all benefits paid does not exceed the maximum available benefit.

Combination of integrated/non-integrated benefits

Under certain circumstances, combining both types of benefits is advantageous.

Guaranteed benefit

In order to offset potential fluctuations in your income, you can guarantee the amount of your benefits by providing iA Excellence with the appropriate financial evidence at the time of underwriting. This will ensure payment of the guaranteed benefit without verification of your actual annual income at the time of your disability.

Payment of the guaranteed benefit remains subject to the integration clause. Note that any amount in excess of the guaranteed amount must be justified by eligible income at the time of disability.

Automatic increase in benefits

Your disability insurance benefit will automatically increase at each contract renewal, **without evidence of insurability**, provided you are under age 55 and working full-time. The annual increase is based on the Consumer Price Index, not to exceed \$500 per month. You have the choice to opt out at time of application.

Guaranteed renewable contract: insuring you in the long term

We undertake to renew your contract from year to year, provided your renewal premiums are paid. Our goal is to ensure that premiums remain stable; however, based on product results and experience, premiums may be adjusted.



Broaden your coverage by adding optional protection and riders

Expanded definition for seasonal or contractual workers

This optional coverage allows you to benefit from a broader definition of full-time work if you are working a minimum of 4 months totalling 1,050 hours per year.

Partial disability option

This option entitles you to a benefit even if you are not considered totally disabled, provided you are working full-time when you become partially disabled. If you are unable to perform at least one of your primary duties or you are unable to work 50% of the time normally spent at your occupation, you are eligible for 50% of your monthly benefit. The benefit is payable as of the expiry of your waiting period and for a maximum of 12 months.

Extension of the “regular occupation” period

With this option, you benefit from a definition of total disability based on your regular occupation for a period of 5 years or up to age 65. You can be covered for your regular occupation for a maximum of 5 years if you are in occupational class B. This option is not available for occupational class C.

Retroactive benefit

This option entitles you to a lump-sum benefit equal to the benefits you did not receive during your waiting period for a total disability that lasts more than six months. This option is available for waiting periods of 60, 90 or 119 days.

Indexation of disability benefits

After 12 months of receiving a benefit payment, this option will increase your benefits yearly based on the Consumer Price Index, subject to a maximum of 5% per year.

Return of premiums

With this option, 50% of all premiums paid for your disability insurance are refunded, including the portion applicable to the return of premiums, less any disability claims paid under your contract. Premiums may be returned at age 55, 60 or 65, as you choose; however, no premiums are returned for contracts that have been in force for less than 120 months. Payment of a return of premiums terminates the disability insurance coverage. Payment is automatic at age 65.

Four riders available

Travel insurance

If you incur medical expenses as the result of an emergency due to an illness or accident while travelling outside your province of residence for a maximum of 60 days, we will reimburse most of these expenses up to a maximum of \$5 million, including hospitalization, physician's fees, medical devices, cost of diagnosis, medical and general assistance, transportation, etc. In addition, if you are forced to cancel or interrupt your trip, we will reimburse up to \$5,000 in pre-paid travel expenses, subject to certain conditions. Note that travel insurance protects you against illness as well as accidents.

Accidental fracture

If you incur a fracture as a result of an accident, you will be entitled to a lump-sum payment up to \$10,000 based on coverage and suffered fracture.

Extended medical care further to an accident

If you incur expenses for extended medical care further to an accident, you will be reimbursed, subject to certain conditions, for most of them, including:

- hospitalization expenses, including semi-private room;
- ambulance (by air, rail or land);
- private home nursing;
- fees of a chiropractor, physiotherapist, osteopath, etc.;
- medication prescribed by a physician or dentist;
- dental accident (to healthy, vital teeth).

Reimbursable medical expenses are payable to a lifetime maximum of \$100,000.

Accidental death, dismemberment or loss of use

If you lose your life in an accident or sustain an accidental dismemberment or loss of use, we will pay you a benefit of up to \$350,000.

Notes concerning optional protection and riders

Please refer to your contract for information about the covered expenses, limitations and exclusions for the protection you choose.

A coverage protecting your lifestyle



Built-in additional benefits available for you at no cost

Temporary loss of full-time work

If you lose your job or stop working temporarily but have not retired, then your disability insurance coverage will remain in effect under our **maintenance of coverage when full-time work ceases** clause for a period of up to 12 months as of the date your full-time work ceases. In addition, if you are on a parental leave, coverage will be maintained for the scheduled duration of the leave.

If you are performing any gainful occupation at the date of disability, the "total disability" definition applies. If you are not performing any gainful occupation, you are considered totally disabled if, as the result of an illness or an accident, you are in a state of continuous incapacity that prevents you from performing any reasonable occupation as defined in the contract.

If you become totally disabled while coverage is being maintained your premium will be fully integrated with the amounts paid by any company or private, public or parapublic body including employment insurance benefits. The minimum waiting period following an illness is 90 days for occupational classes 4A, 3A, 2A and 1A and 180 days for occupation classes B and C.

Rehabilitation program

You may benefit from all the professional services necessary to learn new duties based on a rehabilitation program that meets your needs and that has been approved by iA Excellence. If you hold rehabilitative employment further to a total disability, you will receive a benefit equal to your full benefit, less 50% of the income earned from your work for the duration of that employment, not to exceed 24 months. Benefits from all sources will be coordinated to ensure that your total income does not exceed the maximum amount of the available benefit.

Organ donation

If you become disabled as the result of organ donation, you will be eligible for a maximum benefit period of 12 months provided your contract has been in effect for at least 12 months before the onset of your disability.

Death

If you have been totally disabled for at least 12 consecutive months and you die as the result of that disability, an amount equal to three months of benefits will be paid to your beneficiary.

Additional assistance services

You may obtain information from experienced professionals regarding numerous legal or health-related topics by calling a telephone service.

Waiver of premiums

Payment of your premiums will automatically be waived for all coverages under your contract if you meet the definition of total disability and your disability begins before your 60th birthday. The waiver of premiums begins as soon as your waiting period expires, subject to a minimum of 30 days, and terminates when you are no longer eligible for disability insurance benefits.

Extension at age 65

You may extend your disability insurance in the event of accident until age 75, without evidence of insurability, provided you are working full-time at age 65. During the extension period, you will be eligible for benefits equal to 50% of those in effect before age 65, subject to a 90-day waiting period and a maximum benefit period of 2 years.

Are you a business owner?

Protect yourself with
insurance that is built
with you in mind.





Overhead expense insurance

This coverage helps you pay the expenses necessary to run your business while benefiting from a tax deduction on the premiums for this coverage. If you become totally disabled due to an illness or accident, overhead expense insurance will help you cover your business's regular office expenses, such as:

- heating, telephone, electricity;
- rent;
- employee salaries (for businesses of three or fewer employees);
- accounting services;
- subject to certain conditions, car or truck expenses when the vehicle is essential to performance of duties.

The maximum benefit period is two years, subject to a waiting period of 0 days (in the event of accident only), 30 days or 30 days +, as you choose. This coverage provides for monthly benefits ranging from \$500 to \$6,000.

As a business owner, evaluate your annual income...

With **Superior Program**, you have the flexibility to base your available monthly benefit on your gross or net income, based on your share in the business.

Net income		Gross income	
Net business revenues	\$ <input type="text"/>	Gross business revenue	\$ <input type="text"/>
	+		-
Insured's salary	\$ <input type="text"/>	Cost of goods	\$ <input type="text"/>
	=		-
Total (1)	\$ <input type="text"/>	Salaries (except the insured's salary)	\$ <input type="text"/>
			=
		Total	\$ <input type="text"/>
		50% of total (2)	\$ <input type="text"/>
The annual income is the greater of (1) and (2)			\$ <input type="text"/>

Note: Overhead expense insurance does not apply to any disability period during which you or your associates no longer incur overhead expenses due to the sale, closure, winding-up, bankruptcy or assignment of your business.



You are considered totally disabled if...

During the waiting period and for the next 24 months, you are totally disabled if, as the result of an illness or accident, you are in a state of continuous incapacity that prevents you from performing the duties of your regular occupation and are not performing any other work for which you are, or should be, paid.

As of the 25th month, where applicable, and for the remainder of the benefit period, you are considered totally disabled if that same state of continuous incapacity prevents you from exercising any reasonable occupation and are not performing any other work for which you are, or should be, paid.

Also, to be considered totally disabled, you must:

- have developed an illness or sustained an accident while the selected coverage was in effect; and
- be under the regular care of a physician according to the frequency required for your condition for the duration of your state of incapacity.

Regular occupation means any employment, job, occupation or profession for which you were receiving eligible income prior to the onset of your disability.

Any reasonable occupation means, regardless of whether such work is available, any employment, job, occupation or profession that is likely to provide you with suitable income compared with that earned prior to your total disability and that you are able to hold by virtue of the experience, education, training or knowledge you currently hold or may reasonably acquire.

Residual disability

If you are returning to work after a period of total disability and your functional ability has declined, resulting in a drop of over 20% of your annual income, you are eligible for a monthly benefit proportional to your loss of income for a maximum of 12 months. The total disability must begin before your 60th birthday and must last at least as long as your waiting period.

Limitations and exclusions applicable to disability insurance

Limitations

With respect to any amount granted under the enrolment privilege with short declaration of health, this coverage does not apply when the disability occurs, within 12 months of the effective date of insurance, as the result of an illness or an accident for which the primary insured consulted a health care professional and/or received medical treatment in the 12 months prior to the effective date of his or her insurance.

The amount of monthly benefits under the disability insurance coverage may be reduced by any sum the primary insured receives during his or her disability as salary, bonuses, dividends, commissions, fees, net business earnings and/or gross business earnings after his or her date of disability.

For the purposes of calculating the loss of income, the insurer will use the same criteria as those used to calculate eligible income and the amount of monthly benefits.

Benefits are not payable for any period during which the primary insured is entitled to a paid leave of absence following an agreement with his or her employer.

Benefits under this coverage are subject to the "Integration of benefits" clause set out in the contract.

If the primary insured no longer satisfies the definition of full-time work for a period of 12 consecutive months or more, the primary insured's disability insurance coverage will be suspended until he or she returns to full-time work, provided that the policyholder continues to pay the premiums for the disability insurance coverage. No benefit will be payable while the disability insurance coverage is suspended.

For the "Maintenance of coverage when full-time work ceases" clause:

- the benefit payable will be fully integrated with the sums paid by any company or private, public or parapublic body including employment insurance benefits.
- the minimum waiting period following an illness of 90 days for occupational classes 4A, 3A, 2A and 1A and 180 days for occupational classes B and C;

For a primary insured performing an occupational class C at the date of disability:

- the benefit period for a disability relating directly or indirectly to a herniated disc is limited to 6 months per disability.
- benefits payable as a result of a disability relating to a condition of the muscular system, the spinal skeleton or the joints are limited to 6 months per event for which a claim is made, except upon presentation of a diagnosis by a medical specialist certifying the disability.

General exclusions

No indemnity or benefit under this coverage shall be payable for a disability resulting directly or indirectly from any of the following:

- suicide, attempted suicide or self-inflicted injury, whether the primary insured is sane or insane;
- injury sustained while the primary insured is actively participating in a riot, an insurrection or hostilities, or injury sustained during a war, whether declared or not;

- injury when the primary insured is engaged as an active member of the armed forces of any country, including Canada;
- commission or attempted commission of a criminal act by the primary insured;
- participation by the primary insured in any type of flight or attempted flight while he or she is travelling aboard the craft other than as a passenger;
- pregnancy, natural childbirth, childbirth by Caesarian section, or miscarriage;
- the operating of a motor vehicle by the Primary Insured while impaired, under the influence of narcotics or alcohol or while his or her blood alcohol concentration exceeds the limit prescribed by law;
- participation in a race, trial or speed contest for automobiles, motorcycles or any other motor vehicle;
- participation in any sport for compensation.

Additional exclusions for disability insurance in the event of accident:

- illness or any form of disability or extended disability resulting from illness;
- any loss arising from an illness, even if the illness was contracted accidentally.

Overhead expense insurance exclusions

If a primary insured receives disability benefits for the maximum period of 24 months, no further benefits shall be payable for a same medical condition. Furthermore, this coverage does not apply to any period of disability during which the primary insured or his or her associates no longer incur overhead expenses by reason of the sale, closure, winding-up, bankruptcy or assignment of the primary insured's business.

Specific exclusions

If a primary insured receives disability benefits for the maximum period stipulated in the applicable "Regular occupation" definition of total disability, no further benefits shall be payable for a same medical condition unless it is shown that he or she is unable to exercise any reasonable occupation.

For the "Maintenance of coverage when full-time work ceases" clause, no benefit shall be payable for a disability caused directly or indirectly by any nervous, psychological or psychiatric illness (including depression, anxiety, adjustment disorder, chronic fatigue syndrome, etc.) or fibromyalgia.

Interim insurance agreement

To benefit from the insurance agreement, you must answer every question on the short declaration of health found in the application, then sign and return the application along with the payment for the first premium.

Note

This documentation is a short summary of the coverages and conditions in your contract and is therefore incomplete. Please refer to your personal contract: it is important that you read and understand it.

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INVESTED IN YOU.

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The Excellence Life Insurance Company operates.