

**Acci-Jet Program**



**Simplified issue income protection  
in the event of an accident or  
soft tissue injury**





**Acci-Jet Program offers simplified issue disability insurance coverage for all workers, including the self-employed, in the event of an accident or soft tissue injury.**

If a long-term disability prevented you from earning your regular income, would you have the financial support you need to maintain your family’s lifestyle? If you’re self-employed, a farmer, a construction worker, a trucker, a fisherman, a miner, a taxi driver, a heliski or catski instructor or any other worker without group disability coverage, the answer is probably no.

At iA Excellence, we offer a simple disability insurance plan that requires **no medical exam** at the time of purchase.

Acci-Jet Program offers the choice of the following coverages:

- disability insurance:
  - in the event of an accident or soft tissue injury;
  - in the event of an illness;
- overhead expense insurance;
- accidental death, dismemberment or loss of use;
- accidental fracture;
- extended medical care further to an accident;
- travel insurance.

You can choose coverage that protects you only when you are not at work or coverage that is in force 24 hours a day, both on and off the job – making it a valuable extra layer of insurance protection if you are already covered on your job site by workers’ compensation.

<b>Monthly benefit per \$100 increments</b>	Minimum: \$500
	Maximum: \$6,000
<b>Benefit period</b>	2 years, 5 years or up to age 70
<b>Waiting period</b>	0 days
	30 days 119 days
<b>Premium payment</b>	Up to age 70  Our premium rates are based on the coverages that you choose as well as your occupation.

## You are eligible if you...

- are between the ages of 18 and 69 inclusively;
- currently hold remunerative work for at least 8 months per year and 21 hours per week;
- are not currently limited in terms of your movements or your daily activities due to an injury or illness;
- don't have a degenerative chronic disease or a permanent physical or intellectual impairment;
- are a Canadian citizen or reside in Canada and meet certain criteria.

## How to calculate your monthly benefit?

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.).

The first \$1,000 in total disability benefits are not integrated with benefits from other sources for a period

of two years. If your amount exceeds \$1,000, the portion in excess is integrated with benefits paid by any other company or public body, such that the total benefits received do not exceed the amount of the available benefit.

After two years of disability, all benefits will be integrated.

## Broaden your coverage by adding optional protection and riders

### Disability in the event of an illness

Enhance your definition of total disability by including disabilities due to illness. All you have to do is answer a short health questionnaire. You can also get personalized coverage by selecting the amount of coverage, waiting period and benefit period that is right for you.

### Partial disability

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 regular occupation, you are eligible for 50% of your monthly benefit starting after the waiting period and for up to 6 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. This option is not available for occupational class C.

### 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, 65 or 70, 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 70.

### Four riders available

#### 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.

#### 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.

#### Note concerning optional protection and riders

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

### 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, physicians' 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.

### 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.

## Be ready for anything with built-in additional benefits available for you at no cost!

### 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.

### Extension at age 70

You may extend your disability insurance until age 75, **without evidence of insurability**, provided you are working full-time at age 70. During the extension period, you will be eligible for benefits equal to 100% of those in effect before age 70, subject to the waiting period in effect and a maximum benefit period of two years.

### 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 60<sup>th</sup> 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.

### 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 up to a period of 12 months as of the date your 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 accident or soft tissue injury, 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 a soft tissue injury is 90 days for occupational classes 4A, 3A, 2A and 1A and 180 days for occupational classes B and C.

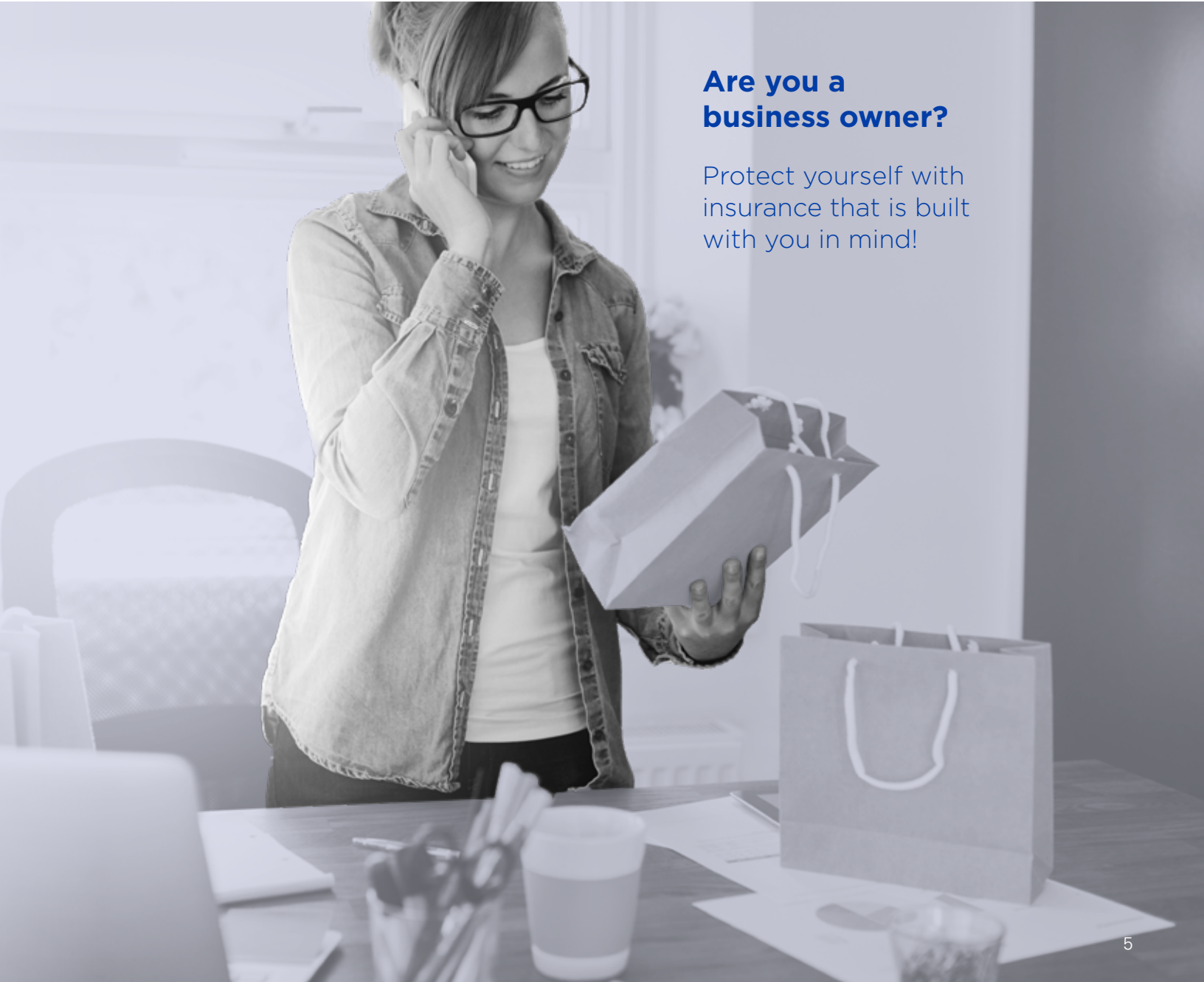
## Overhead expense insurance

This protection 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 accident or soft tissue injury, overhead expense insurance will help you cover your regular business 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 30 days. This coverage provides for monthly benefits ranging from \$500 to \$6,000. It is also possible to add overhead expense insurance in the event of an illness.

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



## Are you a business owner?

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



## 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.

### 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 accident or a soft tissue injury, 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 25<sup>th</sup> month, where applicable, and for the remainder of the benefit period, you are 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 sustained an accident or a soft tissue injury 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.

**Soft tissue injury** means a muscle, ligament or tendon that has been strained or sprained or has sustained a contusion, as well as the following medical conditions: bursitis, capsulitis, chondromalacia, costochondritis, epicondylitis (medial and lateral), palmar fasciitis, plantar fasciitis, ligamentitis, rotator cuff injury, carpal tunnel syndrome, tarsal tunnel syndrome, patellofemoral syndrome, tendinitis, tenosynovitis.

Please note that coverage for a soft tissue injury is subject to the limitations and exclusions stipulated in the following page.

## Accident or soft tissue injury limitations and exclusions

### Limitations

Any period of disability related directly or indirectly to any soft tissue injury is subject to the limitations and exclusions applicable to soft tissue injuries even if the medical condition is the result of an accident.

Any claim related to a back or neck injury or to any part of the spine will be reviewed and processed in accordance with the definitions, limitations and exclusions that apply to a soft tissue injury, except in the event of an accident where the medical condition is diagnosed by a specialist physician and confirmed by the appropriate diagnostic tests.

Any period of disability related directly or indirectly to a soft tissue injury is limited to the following benefit periods:

- 30 days for a primary insured in occupational class B or C at the time of disability;
- 60 days for a primary insured in occupational class 1A at the time of disability.

In addition, for a primary insured in occupational class C, B or 1A, disability benefits are limited to a lifetime maximum of 180 days for all soft tissue injuries combined. For a primary insured in occupational class 2A, 3A or 4A, disability benefits are limited to a lifetime maximum of 36 months for all soft tissue injuries combined.

If the primary insured changes occupational classes during the term of the contract, the limitations that apply at the time of a disability insurance claim are those of the regular occupation performed prior to the onset of disability. However, the days of disability benefits paid prior to the change in occupational class will accrue toward the above limitations.

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 from his or her business 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 other company or private, public or parapublic body including employment insurance benefits. The minimum waiting period following a soft tissue injury is 90 days for occupational classes 4A, 3A, 2A and 1A and 180 days for occupational classes B and C.

### Note

For limitations and exclusions of additional coverage, please refer to the contract. This document 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.

### General exclusions

No indemnity or benefit shall be payable for a disability related directly or indirectly to 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;
- operation of a motor vehicle by the primary insured while impaired or under the influence of narcotics or alcohol or while his or her blood alcohol concentration exceeds the limit prescribed by law;
- use of alcohol or any other drug or intoxicant, including medication where dosage is not followed;
- participation in a race, trial or speed contest for automobiles, motorcycles or any other motor vehicle;
- participation in any combat or acrobatic sport or any sport for compensation;
- practice of hazardous sports including but not limited to the following sports: martial arts, skydiving, paragliding, hang gliding, climbing or mountaineering, underwater diving, motocross, dirt bike or rodeo, heli-skiing, cat-skiing, backcountry skiing, mountain cycling;
- illness or any type of disability or extended disability resulting from illness;
- any loss arising from an illness, even if the illness was contracted accidentally;
- degenerative disc disease (herniated disc included), which is considered an illness and is therefore excluded under this coverage;
- any nervous, psychological or psychiatric disease or disorder, including but not limited to depression, anxiety, stress, burnout, or any disorder related to dependence or prescription drug abuse.

If you receive 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 you are unable to exercise any reasonable occupation.

### Overhead expense 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 sale, closure, winding-up, bankruptcy or assignment of the primary insured’s business.

Where you have purchased other overhead or operating expense insurance, the insurer will pay only its proportional share of incurred and insured expenses.

The Excellence Life Insurance Company  
1611 Crémazie Blvd. East, Suite 900  
Montreal (Quebec) H2M 2P2

Tel.: 514 327-0020  
Toll-free: 1 800 465-5818  
Fax: 514 327-6242  
Toll-free: 1 877 553-6242

**Clients and Partners Contact Center**  
intouch@iaexcellence.com

[iaexcellence.com](http://iaexcellence.com)



**INVESTED IN YOU.**

iA Excellence is a trademark and business name under which  
**The Excellence Life Insurance Company** operates.