

accident & sickness insurance

I protect my
quality of life /
**I choose coverage
that fits my needs**

**Individual
Disability Plan**

redefining / standards





Individual Disability Plan

A range of disability benefits tailored to individual needs!

Individual Disability Plan offers a wide range of benefits and options that allow you to protect your financial security in case of disability.

Thanks to the flexibility of our Individual Disability Plan, your coverage can be customized with **9 benefits** that you can combine in order to obtain the protection that best suits you.

Why disability insurance?

A disability could deplete your life savings.

When you are unable to work, your income diminishes and your expenses increase. You need to plan for a financially secure future, for your sake and that of your loved ones.

With Individual Disability Plan, if an accident or an illness occurs, you will be better prepared to meet your financial obligations and you can focus on getting well.

Note: All Individual Disability Plan benefits are non-taxable.

The unexpected can happen so quickly...

Protect yourself and your family with a simple and affordable plan, designed to help you maintain your lifestyle in the event of an accident or of an illness, whether your recovery is quick or prolonged.

With the **Disability due to Accident Benefit** and **Disability due to Illness Benefit**, you get dual protection in one contract.

DISABILITY DUE TO ACCIDENT BENEFIT

Issue age: 15 to 79

Benefit: \$300 to \$3,500 per month

Waiting period: 1, 14, 30 or 90 days

Benefit period: 6, 12, 24, 60 months or up to age 65

- 30-month extended coverage for major injury
- 60-month extended coverage in case of total and permanent disability
- Partial disability: extended benefit period of up to 60 days
- Waiver of premium
- Return of premiums
- Return of premiums enhanced (available as an additional benefit)
- Return of premiums plus (available as an additional benefit)

DISABILITY DUE TO ILLNESS BENEFIT

Issue age: 15 to 60

Benefit: \$300 to \$3,500 per month

Waiting period: 14, 30, 60, 90 or 120 days

Benefit period: 6, 12, 24 or 60 months

- 30-month extended coverage for major illness
- 60-month extended coverage in case of total and permanent disability
- Partial disability: extended benefit period of up to 60 days
- Waiver of premium
- Return of premiums
- Return of premiums enhanced (available as an additional benefit)
- Return of premiums plus (available as an additional benefit)

When in need, you'll appreciate having solid, effective protection!

Ensuring business continuity

As a an entrepreneur, you have a vision and objectives you want your business to attain. Consider the impact an accident or an illness could have on your business activities, projects and turnover.

Individual Disability Plan helps you prepare for both circumstances and ensure the continuity of your business by offering the **Business Overhead Expense Benefit (Accident)** and the **Business Overhead Expense Benefit (Illness)** in a single contract.

BUSINESS OVERHEAD EXPENSE BENEFIT (ACCIDENT)

Issue age: 18 to 60

Benefit: \$300 to \$3,500 per month

Waiting period: 1, 30 or 90 days

Benefit period: 12 or 24 months

- Waiver of premium (included at no cost)

BUSINESS OVERHEAD EXPENSE BENEFIT (ILLNESS)

Issue age: 18 to 60

Benefit: \$300 to \$3,500 per month

Waiting period: 30 or 90 days

Benefit period: 12 or 24 months

- Waiver of premium (included at no cost)

Eligible business overhead expenses cover normal office costs:

- Expenses related to heating, telephone, electricity, rent, cleaning, machine and/or equipment rental, depreciation of equipment (business vehicles only);
- Employees' salaries (for companies of 3 employees or less);
- Business taxes;
- Accounting services and other usual fixed costs related to the conduct of the insured's business or profession (including premiums of the present benefit).

Your protection should meet the needs of your business, now and in the future.

A range of options to help you get better

Hospital Allowance due to Accident and **Hospital Allowance due to Illness** are aimed at giving you the help you need, when you need it most... help on the road to recovery, free from concerns for your financial obligations.

To regain your health, give yourself access to the best care and specialized equipment! With benefits covering eligible expenses such as paramedical care and therapeutic equipment rental, you can benefit from the latest technology and by doing so, you greatly help your recovery.

HOSPITAL ALLOWANCE DUE TO ACCIDENT

Issue age: 15 to 79

Benefit: \$30 to \$100 per day

| | Maximum reimbursement | Maximum benefit period |
|---|----------------------------------|---------------------------|
| Reimbursement for paramedical care | 80% of covered expenses | 6-month cumulative period |
| Eligible expenses: | Up to: | |
| • Ambulance services | \$200 per trip, \$1,000 per year | |
| • Nursing care at home | \$40 per visit, \$1,000 per year | |
| • Paramedical care | \$25 per visit, \$500 per year | |
| – in a clinic | \$40 per visit, \$1,000 per year | |
| – at home | | |
| • Therapeutic equipment rental | \$3,000 per accident | |
| • Dental care | \$3,000 per accident | |

HOSPITAL ALLOWANCE DUE TO ILLNESS

Issue age: 15 to 79

Benefit: \$30 to \$100 per day

| | Maximum reimbursement | Maximum benefit period |
|---|----------------------------------|---------------------------|
| Reimbursement for medical and paramedical care | 80% of covered expenses | 6-month cumulative period |
| Eligible expenses: | Up to: | |
| • Ambulance services | \$200 per trip, \$1,000 per year | |
| • Nursing care at home | \$40 per visit, \$1,000 per year | |
| • Medical and Paramedical care | \$25 per visit, \$500 per year | |
| – in a clinic | \$40 per visit, \$1,000 per year | |
| – at home | | |
| • Therapeutic equipment rental | \$3,000 per illness | |

With peace of mind, you can concentrate on getting well.



Facing illness

Some critical illnesses such as cancer, stroke, and heart attack cause a great amount of disruption in our lives and that of our loved ones. To avoid financial distress in such difficult times, it is important to prepare ahead.

Critical Illness Benefit provides tax-free benefits to assist you in any way you see fit!

CRITICAL ILLNESS BENEFIT

Issue age: 18 to 65

| Critical Illness | Benefit |
|---|---|
| Benefit in case of one of the following critical illnesses: stroke, cancer, heart surgery or heart attack | Lump-sum benefit of \$5,000, \$10,000 or \$15,000 |
| Daily benefit in case of cancer* | \$50 per day to a maximum of \$5,000 |

* At the moment of the first diagnosis of cancer which entitles the insured to a benefit in case of critical illness, a daily indemnity will be paid to the insured, when the insured is hospitalized or has to travel to receive cancer treatment.

Alleviate the burden of financial obligations for a better start on recovery.

Predetermined benefits

The Individual Disability Plan offers even more!

For maximum protection and greater security, add **Accidental Death and Dismemberment Benefit** and **Benefit in case of Fracture** to the policy of your choice.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

Issue age: 15 to 70

| Loss | Option A | Option B |
|--|----------|-----------|
| of life | \$25,000 | \$50,000 |
| of both eyes, both hands or both feet | \$50,000 | \$100,000 |
| of one hand and one foot, one hand and one eye or one foot and one eye | \$50,000 | \$100,000 |
| of use (quadriplegia, hemiplegia or paraplegia) | \$50,000 | \$100,000 |
| of one hand, one foot or one eye | \$25,000 | \$50,000 |

Benefit is doubled if loss occurs in a public place or on public transportation (some conditions apply).

BENEFIT IN CASE OF FRACTURE

Issue age: 15 to 70

| Fracture | Indemnity |
|--|-----------|
| Skull, spine, pelvis (ilium bone) and femur | \$5,000 |
| Breastbone, larynx, windpipe, shoulder blade, humerus, radius, ulna, kneecap, tibia and fibula | \$1,500 |
| Bone not mentioned above | \$750 |

Indemnity is doubled if the fracture is sustained in a public place or on public transportation (some conditions apply).

Protecting your health is an important decision which is in the best interest of your family and yourself.

The purpose of this document is to provide a summary description of an insurance product offered by AXA. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the contract.



How much money will be enough to cover your expenses?

Fill out the table below to calculate the expenses you would face in case of a disability.

CALCULATION OF MONTHLY EXPENSES

| | |
|----------------------------------|----------|
| • Mortgage or rent payment | \$ _____ |
| • Property tax | \$ _____ |
| • Property insurance | \$ _____ |
| • Groceries | \$ _____ |
| • Clothing | \$ _____ |
| • Public services | \$ _____ |
| • Medical expenses | \$ _____ |
| • Credit card payments | \$ _____ |
| • Car expenses | \$ _____ |
| • Car insurance | \$ _____ |
| • House cleaning and maintenance | \$ _____ |
| • Life insurance | \$ _____ |
| • School/academic expenses | \$ _____ |
| • Retirement savings plan | \$ _____ |
| • Other expenses | \$ _____ |
| <hr/> | |
| • TOTAL (Monthly income needed) | \$ _____ |

I protect my quality of life /
I choose coverage that fits my needs

PERSONAL INFORMATION

First name: _____

Last name: _____

Address: _____

City: _____

Province: _____

Postal Code: _____

Telephone number (home): _____

Telephone number (mobile): _____

Email: _____

Other: _____

Your AXA Advisor:

Building confidence / to become the preferred company

Across Canada, AXA supports its clients—whether individuals or businesses—by offering them, through its brokers and advisors, the best solutions for meeting their financial protection needs at every stage of their lives.

Our clients are well protected thanks to our solid expertise and comprehensive offer, which gives them access to property/casualty, life and health insurance products. This helps them achieve their goals and plan for a secure future.

Every day at AXA, we renew our commitment to our clients by providing services that are available, attentive and reliable.

That is how AXA intends to make the difference, build clients' confidence and achieve its ambition to become the preferred company.

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