

## A range of disability benefits specially designed for truckers!

Thanks to the flexibility of our **Individual Disability Plan for Truckers**, your coverage can be tailored to your specific needs.

We offer up to **9 benefits** that you can combine in order to obtain a protection that best suits you.

With Individual Disability Plan for truckers, in the event of an accident or an illness, you will be better prepared to fulfill your financial obligations and you will be relieved to focus solely on your recovery.

Our complete line of products and additional benefits make it possible for us to offer customized coverage that meets your needs and gives you peace of mind.

**To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.**

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.

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.

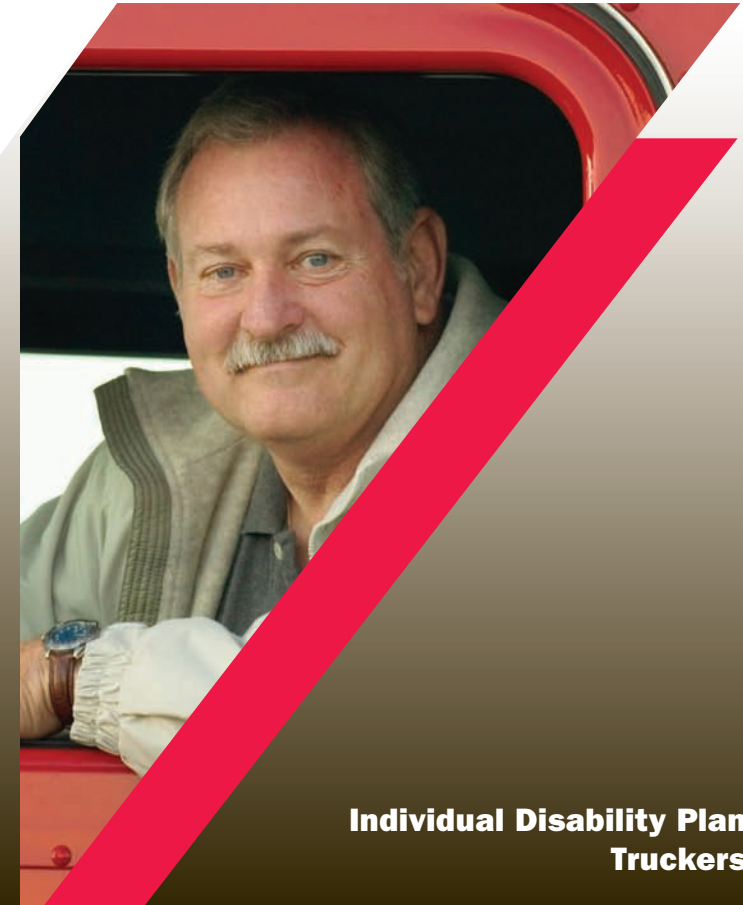
Every day at AXA, we renew our commitment to our clients by providing services that are available, attentive and reliable.

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

[axa.ca](http://axa.ca)

accident & sickness insurance

My job is demanding /  
**I am protected no matter  
what lies ahead**



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**Individual Disability Plan  
Truckers**

# Individual Disability Plan Truckers

- Coverage in case of disability resulting from an accident or illness, daily, 24 hours a day, seven days a week
- A complete choice of benefits allowing for coverage to be tailored to individual needs:
  - Disability due to Accident Benefit
  - Disability due to Illness Benefit
  - Business Overhead Expense Benefit (Accident)
  - Business Overhead Expense Benefit (Illness)
  - Hospital Allowance due to Accident
  - Hospital Allowance due to Illness
  - Benefit in case of Fracture
  - Accidental Death and Dismemberment Benefit
  - Critical Illness Benefit
- No medical exam required
- Tax-free benefits paid directly to you
- A change in your health status will not prevent the coverage from being maintained or renewed nor can it increase the amount of the premiums

With our protection in case of accident or illness specially designed for you, compensate for a loss of income and fulfill your financial obligations!



## Disability due to Accident or Illness Benefit

- Monthly benefit of up to \$2,500 for total disability resulting from an accident or illness
- Choice of benefit periods and qualifying waiting periods
- Waiver of Premium offered at no additional cost
- Various Return of Premiums options available

## Business Overhead Expense Benefit (Accident or Illness)

- Monthly benefit of up to \$4,000 for business overhead expenses

## Hospital Allowance due to Accident or Illness Benefit

- Daily benefit of up to \$100, from the first day of hospitalization
- Reimbursement of 80% of covered expenses:
  - Ambulance services
  - Dental care following an accident
  - Nursing care at home
  - Therapeutic equipment rental
  - Paramedical care provided in a clinic or at home following an accident
  - Medical and paramedical care provided in a clinic or at home in case of an illness

## Benefit in case of Fracture

- Lump-sum benefit of up to \$5,000 depending on the nature of the fracture
- The benefit is doubled if the fracture is sustained in a public place or on public transportation

## Accidental Death and Dismemberment Benefit

- Lump-sum benefit of up to \$100,000
- Three types of benefits:
  - Loss of life benefit (death)
  - Accidental dismemberment benefit
  - Loss of use benefit

## Critical Illness Benefit

- Lump-sum benefit of up to \$15,000 in the event of diagnosis of cancer, stroke, heart attack or heart surgery
- The benefit can be used to cover medical expenses related to the illness, compensate for a loss of income, continue to fulfill financial obligations and protect your lifestyle and that of your family

**A flexible protection offering a wide range of accident and illness disability benefits tailored to truckers needs.**