

SIMPLY ESSENTIAL \$ ACCIDENT & SICKNESS



Simply Essential Accident & Sickness

An insurance policy that **pays benefits directly to you** when an accident or sickness prevents you from working



Simply Essential Accident & Sickness



Why Simply Essential?

Simply Essential ensures you keep receiving regular income while you're on the mend.

Get benefits while disability keeps you out of work, even if you're already receiving benefits from other insurance policies, Workers' Compensation, government employment insurance programs or any other provincial programs.



Simply Essential Accident & Sickness

Did you know that, on average, **one in three people** will be disabled for **90 days or more** before they reach **age 65**?¹

When an accident or illness gets in the way of your work for weeks (or even months), you need a Plan B.

Simply Essential pays benefits **directly to you in times of need**—helping with your groceries, childcare and home payments while you focus on recovery.



SIMPLY ESSENTIAL \$ ACCIDENT & SICKNESS

Receive up to **\$3,000 per month**, starting on **the first day you can't work** with the policy that works best for you:

Both Accident & Sickness*



Accident only



Sickness only



¹CLHIA 2022

*Accident policy and Sickness policy are two separate products

Simply Essential Accident & Sickness



Let's see what you can qualify for.

Before proceeding, have you received medical advice or had treatment for any of the following:

- ∞ Heart attack, angina, atrial fibrillation, congestive heart failure, coronary artery disease that required bypass surgery, a stent or angioplasty, or a heart valve replacement?
- ∞ Stroke, transient ischemic attack (TIA)?
- ∞ Cancer, melanoma, Hodgkin's disease, or leukemia?
- ∞ Multiple sclerosis, cystic fibrosis, muscular dystrophy, or Down's syndrome?
- ∞ Alcoholism or drug addiction?
- ∞ Diabetes that requires insulin or diabetes that was diagnosed prior to age 40?
- ∞ HIV or AIDS?

Simply Essential Accident & Sickness



Accidents and illnesses happen. When they do, Simply Essential has you covered.

Here's the monthly benefit amount you could receive if you have a covered loss, based on your annual income.

WITH AN INCOME OF	YOU QUALIFY FOR A MONTHLY BENEFIT OF
Less than \$15,000	\$500
\$15,000+	\$750
\$20,000+	\$1,000
\$25,000+	\$1,250
\$30,000+	\$1,500
\$35,000+	\$1,750
\$40,000+	\$2,000
\$45,000+	\$2,250
\$50,000+	\$2,500
\$55,000+	\$2,750
\$60,000+	\$3,000

Note: income above \$25,000 requires income verification.

Simply Essential Accident & Sickness

An accident or illness shouldn't
impact your finances, too.

Obtain peace of mind with a safety net that
helps you to keep paying the bills and bringing
in the groceries.



SIMPLY ESSENTIAL \$ ACCIDENT & SICKNESS

Coverage for any accident,
and a range of sicknesses.

Looking out for you **24/7/365** –
regardless of your occupation
or hobbies.*

Benefits paid **directly to you** in
addition to benefits provided by
other policies and plans.

Note: The information contained in this presentation only applies
if you purchase both the accident coverage and sickness coverage.

*Exclusions may apply

Simply Essential Accident & Sickness

From the very first day you can't work, Simply Essential protects you financially from all angles.



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TOTAL DISABILITY

If your accident or sickness results in Total Disability, we'll pay you up to **\$3,000 a month*** for a maximum of **12 months** — plus an additional monthly benefit for each year your policy is in force (for a maximum of **24 months**).

PARTIAL DISABILITY

Should you become Partially Disabled, we'll pay you a benefit of up to **\$3,000 per accident or sickness*** for a maximum of **30 days**.

RETURN TO WORK

Partially Disabled following Total Disability? We'll pay you an additional **\$1,500 per accident or sickness*** for a maximum of **30 days**.

RETURN OF PREMIUM RIDER (optional for prospects aged 16-54)

Get **50%* or 100%*** of your premium payments (minus claims paid) reimbursed when this policy and rider are in force for **10 consecutive years** (50% Return of Premium option) or **20 consecutive years** (100% Return of Premium option).

*Based on gross annual income and your benefit selection on the application of insurance.

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A policy that rewards
commitment.

POLICY ANNIVERSARY YEAR	BASE BENEFIT PERIOD	ACCUMULATION BENEFIT PERIOD	NEW TOTAL BENEFIT PERIOD
1	12 months	+1 month	13 months
6		+6 months	18 months
12		+12 months	24 months



The longer your policy is in force,
the longer the benefit is paid.

GROSS ANNUAL INCOME	YOUR BASE MONTHLY BENEFIT	YOUR TOTAL DISABILITY BENEFIT (for 12 months)	ACCUMULATION BENEFIT FOR 12 YEARS (additional 12 months)	TOTAL BENEFIT (24 months of Total Disability)
\$15,000+	\$750	\$9,000	\$9,000	\$18,000
\$30,000+	\$1,500	\$18,000	\$18,000	\$36,000
\$40,000+	\$2,000	\$24,000	\$24,000	\$48,000
\$60,000+	\$3,000	\$36,000	\$36,000	\$72,000



After 12 years, the Total Disability benefit is **24 months** (or **24 times the monthly benefit**).

Note: income above \$25,000 requires income verification.

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What we don't cover:



EXCLUSION/ LIMITATION	ACCIDENT POLICY	SICKNESS POLICY
An injury		X
A sickness	X	
A pre-existing condition, unless the loss caused by the pre-existing condition begins no less than 24 months after the effective date of the policy		X
War or acts of war, declared or undeclared, terrorism, riot or insurrection, or service in the armed forces of any country, government or international organization	X	X
Mental illness or substance abuse disorder. This exclusion does not apply to senile dementia, including Alzheimer's disease		X
Any pregnancy and childbirth, unless the pregnancy or childbirth begins after 10 months from the effective date. After 10 months from the effective date, any sickness that results directly or indirectly from any pregnancy or childbirth, including complications of pregnancy, will be treated as any other Sickness		X
Cosmetic or elective surgery which is not deemed to be medically necessary by your doctor	X	X

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EXCLUSION/ LIMITATION	ACCIDENT POLICY	SICKNESS POLICY
Suicide or intentionally self-inflicted injury	X	
Misuse of medication, or the abuse of drugs or intoxicants, or from having a blood alcohol level greater than the legal amount when the accident occurs	X	
Committing a criminal act or while in prison	X	
Medical or surgical treatment (or complications from the treatment), except when as a direct result of an injury	X	
Participation as a paid professional in sports, or participation in any organized motorized contest of speed, or racing of any kind, or other hazardous activities such as scuba diving, rock or cliff climbing, mountaineering, base jumping, caving, boxing, sky diving, parachuting, wing suit flying, hang-gliding, bungee jumping, parkour, motocross, jumping any type of motorized vehicle, rodeo, and any type of mixed martial arts	X	
Preventative routine diagnostic procedures, screening or testing	X	X

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Additional details



The Company may increase your premium, but only in cases where we also change that of people in the same class.



This policy is **guaranteed renewable until age 75**. Your policy cannot be cancelled due to the number of claims you file.



Any loss must begin, or be prescribed or scheduled, within **90 days** of the accident.





Simply Essential Accident & Sickness

How Simply Essential
Accident & Sickness
works for you:

Protection that helps you take care of yourself and your family

Direct benefit payments when you need them the most

Benefits paid for up to **12 months** while you're totally disabled, with **an additional month added every year** your policy is in force (up to 24 months)

The **service, strength and security** of a century-old insurance leader

