Protect your income in case of a disability
Did You Know?

- 3.8 million Canadians live with disabilities. That is 13.7 percent of our population.¹
- There is a 1 in 3 chance that you will experience a period of disability that lasts 90 days or more before age 65.²
- The average length of a long-term disability is almost 3 years.³
- Nearly 50 percent of bankruptcies and mortgage foreclosures are caused by disability.⁴

Consider the risk of disability in your future. If you were unable to work due to an accident or illness, could you continue to pay your bills and maintain your lifestyle without an income?

¹, ² Statistics Canada. Canadian Survey on Disability 2012.
³ 1985 Disability Table.
Why Disability Insurance is Essential

You may have heard that there are government programs in place to help replace your income should you become disabled. These programs do exist—but are they enough?

Employment Insurance sickness benefits only last 15 weeks and the Canada Pension Plan disability benefit\(^5\) has strict eligibility requirements. What about Workers’ Compensation? It’s true it provides adequate coverage, but only 10 percent of disabilities are work-related.\(^6\)

That’s where disability insurance comes in. **SOLO™ Essential Disability Income** from Desjardins Insurance will help you get through an interruption in your income if you cannot work due to an accident or illness. It provides long-term protection that will help you keep up with your financial responsibilities while you focus on recovery.

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**Guaranteed Acceptance for Accident Coverage**

**SOLO™ Essential Disability Income** insurance is easy to apply for. You are guaranteed approval for accident coverage and there is no medical exam required. All you have to do is satisfy three simple qualifying questions and be between the ages of 18 and 69. You also have the option to purchase illness coverage for more comprehensive protection.

Once you have been accepted, you remain protected until age 75 for accident coverage and until age 70 for illness coverage.

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**Q: Do you provide coverage for people in jobs like mine?**

**A:** Yes. No matter if you work in a dangerous occupation or you are a freelancer, as long as you work a minimum of 20 hours per week and 35 weeks per year, you are eligible for coverage. (You may need to be covered by Workers’ Compensation.)

**Q: I am already covered by Workers’ Compensation. Do I need additional coverage?**

**A:** Yes. Workers’ Compensation only protects you on the job. With **SOLO™ Essential Disability Income Insurance**, you can choose coverage that complements Workers’ Compensation or coverage that protects you both on and off the job, 24 hours a day, 7 days a week. You also have the option to purchase illness coverage, which is not offered by Workers’ Compensation.

**Q: Is this coverage affordable?**

**A:** Yes. Flexible options allow you to tailor this product to fit your needs, so you only pay for the coverage you need. For example, you may require protection only when you are off the job, allowing us to offer you a lower premium compared with 24-hour protection.

**Q: How long will I receive monthly benefits?**

**A:** You will receive monthly benefits as long as you are disabled, up to five years or to age 70, depending on the benefit period you choose when you first purchase your coverage.

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\(^5\) In Quebec, benefits are paid under the Quebec Pension Plan.

\(^6\) CDA – 2010 Consumer Disability Awareness Study.
Benefit

There are many benefit amounts available, starting from $500 per month up to a maximum of $6,000. Your benefit amount is determined based on your income and your unique needs.

Features

- Partial disability benefits. These benefits help to bridge the gap between the income amount earned before disability and the income amount earned while partially disabled. Partial disability benefits are equal to 50 percent of your monthly total disability benefit for a maximum of 6 months.
- Waiver of premiums. If you are totally disabled and receiving monthly benefits, your premiums are waived after 30 days or the end of your waiting period, whichever is longer. (The waiting period is the amount of time you must wait for benefits to start after the onset of disability.)
- Assistance services. Financial assistance and rehabilitation services are available to help you return to work.
- Expert Medical Opinion program. This program from Advance Medical gives you access to the world’s finest medical minds for determining the best course of care. Experts are chosen specifically to address your concerns and help you feel more confident about your treatment. This complimentary program is confidential and available for any medical condition.

Options

- Coverage that protects you 24 hours a day or only when you are off the job if you are already covered by Workers’ Compensation
- Choice of a waiting period of 0, 30 or 120 days for accident coverage and 30 or 120 days for illness coverage. The waiting period of 120 days is a good option for clients who are eligible to receive Employment Insurance sickness benefits.
- Choice of benefit period of five years or up to age 70
- Optional accidental fracture benefit
- Optional accidental death or dismemberment benefit

7 Based on your occupation class and your income.
How To Submit a Disability Claim

There are three steps:

1. Visit your family doctor.
   Visit your doctor as soon as you can so that your health condition is on record. The first consultation that follows your sick leave will be used as proof of your disability period.

2. Contact the insurance company or your representative.
   They can guide you through the process and direct you to the appropriate documents you need to submit. These documents may include but not be limited to:
   - a disability claim form
   - a declaration from your attending physician
   - proof of income (tax return, financial statements)

3. Submit your claim for review.
   Once all your documents are received, your claim will be processed within five to ten (5-10) business days. One of the main factors that must be determined in this analysis is whether you meet the definition of “total disability.”

Once eligibility is approved and your waiting period has been satisfied, you will start receiving your monthly benefits.
Key Definitions

**Accident**

Any bodily injury certified by a physician that results directly from a sudden and unforeseen external cause, independently of any illness or other cause. Only a disability resulting from an accident and manifesting in the 120 days following the accident may be eligible for benefits.

**Current occupation**

The compensated occupation that you held immediately before the beginning or at the beginning of a disability.

**Non-work-related accident**

Any bodily injury certified by a physician that results directly from a sudden and unforeseen external cause, independently of any illness or other cause. The event must occur outside the context of your current occupation or any other occupation. Furthermore, the event must not be caused by tasks related to your current occupation or any other occupation. Only a disability manifesting in the 120 days following the accident may be eligible for benefits.

**Partial disability**

You are considered partially disabled further to an accident (or a non-work-related accident) or an illness (if you are covered for illness coverage) if:

- you are not totally disabled;
- you are engaged in one or many gainful activities;
- you are receiving continuing medical care; and
- you are unable to accomplish at least one of the important tasks in your current occupation; or
- you are unable to work at least 50% of the time usually devoted to your current occupation.

**Replacement occupation**

An occupation for which you are reasonably qualified and that provides a minimum of 60% of the annual income received at the time you became totally disabled.
Exclusions and Limitations

Your protection is subject to the following exclusions and limitations:

No benefit will be paid under this coverage and you will not be eligible for a waiver of premiums for an accident occurring:

- when you are incarcerated;
- when you are traveling on board any type of aircraft, operated by a professional pilot of an accredited airline company, including the landing/dismount, with any function other than that of a passenger who bought a ticket for a regular, special or chartered flight between two established commercial airports;
- when you participate in an athletic activity as a professional or in an international athletic competition;
- when you participate in underwater activities as a professional, including salvage, wielding repair or maintenance;
- when you participate in one of the following activities: mountaineering, mountain climbing, speleology, parachuting, sky diving, hang gliding, bungee jumping or any race (including, between others, motor vehicles, motorcycles, horses or water devices);
- when you drive a vehicle with a blood alcohol level equal to or above the legal limit in force in Canada or when traces of drugs are showing in your blood or urine.

Total disability

If you were gainfully employed in the 60 days prior to the onset of disability:

During the waiting period and the first 36 months of the period of disability, you are considered totally disabled further to an accident (or a non-work-related accident) or an illness (if you are covered for illness coverage) if:

- you are totally unable to perform the main duties of your current occupation;
- you are not engaged in any other gainful activity; and
- you are receiving continuing medical care.

After the first 36 payments of monthly benefits for a period of disability, you are considered totally disabled further to an accident (or a non-work-related accident) or an illness (if you are covered for illness coverage) if:

- you are unable to hold a replacement occupation;
- you are not engaged in any other gainful activity; and
- you are receiving continuing medical care.

If you were unemployed for more than 60 days prior to the onset of disability:

You are considered totally disabled further to an accident (or a non-work-related accident) or an illness (if you are covered for illness coverage) if:

- you are unable to hold a replacement occupation;
- you are not engaged in any other gainful activity; and
- you are receiving continuing medical care.
No benefit will be paid under this coverage and you will not be eligible for a waiver of premiums for an accident or illness occurring:

- while travelling or staying for more than 60 days outside of Canada or the United States;
- when you suffer from self-inflicted injuries or attempt suicide, including gas inhalation or fumes absorption, whether you are sane or not;
- when you participate in a criminal act or any related act;
- when you have used any drugs, toxic chemicals, intoxicating products or narcotics, unless prescribed by a physician and taken according to his or her recommendations;
- during a war, declared or not, or when you participate in a riot, insurrection, disturbance of the peace or any other illegal activity;
- following a pregnancy, childbirth or natural or induced termination of pregnancy. However, any disability that results from complications due to pregnancy, childbirth or complications due to natural or induced termination of pregnancy is covered;
- when you are serving in the armed forces, reserves or any other military organization.

No benefit will be paid under this coverage and you will not be eligible for a waiver of premiums in the following situations:

- Any type of opportunistic infection or illness if you suffer from Acquired Immune Deficiency Syndrome (AIDS) or if you underwent tests in order to detect the Human Immunodeficiency Virus (HIV or any subtypes) that were positive or if you have symptoms of these infections, which were diagnosed and were showing before the applicable effective date.

Specific exclusions for accident coverage

No benefit will be paid under this coverage and you will not be eligible for a waiver of premiums in the following situations:

- When an illness, infection or infirmity contributed to the bodily injury or the accident. This exclusion is not applicable to a septic infection attributable to an accident;
- When the bodily injury results from an illness or an infection accidentally contracted. This exclusion is not applicable to a septic infection attributable to an accident;
- When the disability is caused by degenerative discopathy.

Specific exclusions for illness coverage (if you have chosen this optional coverage)

No benefit will be paid under this coverage and you will not be eligible for a waiver of premiums if you are diagnosed with, receive treatments for, or experience complications related to: anxiety, chronic fatigue syndrome, depression, environmental illness, Epstein-Barr syndrome, fibromyalgia or any chronic pain syndrome, fibrositis, multiple chemical sensitivity, stress or burnout, any trouble resulting from substance abuse or an addiction to it, any other psychiatric, psychological, emotional, behavioural or nervous disorder or any syndrome or state that results in subjective symptoms that cannot be confirmed by objective medical exams.
General limitations:

Incarceration period:
You will not be eligible for disability benefits or a waiver of premiums during any incarceration period.

Travel or stay outside of Canada or the United States:
You will not be eligible for disability benefits or a waiver of premiums when you are travelling or staying outside of Canada or the United States.

Dorsal and cervical regions:
In order to have benefits paid for an accident affecting the dorsal or cervical regions, you must undergo medical tests from which a diagnosis is made and the disability must manifest within 120 days following the accident. Benefits for soft tissue injuries will be limited as described in the soft tissue injuries limitation below.

Degenerative discopathy:
A disc degeneration is considered an illness. If you have purchased Illness coverage, the maximum benefit period for a disability resulting, directly or indirectly, from a degenerative discopathy is 20 days. Once you have received benefits for 120 days for all disability periods for degenerative discopathy, no other benefit is payable for any other disability period resulting from it, directly or indirectly.

Soft tissue medical conditions:
A soft tissue medical condition refers to the following conditions:

- Bursitis
- Carpal tunnel syndrome
- Contusion
- Epicondylitis (medial & lateral)
- Palmar fasciitis
- Patellofemoral syndrome
- Plantar fasciitis
- Rotator cuff injury
- Sprain
- Strain
- Tarsal tunnel syndrome
- Tendonitis

The benefit period for a disability resulting, directly or indirectly, from a medical condition affecting the soft tissues will be limited as follows:

- If your occupation class is 5, the benefit period is limited to 20 days for each disability period.
- If your occupation class is 4, the benefit period is limited to 40 days for each disability period.
- If your occupation class is 3, the benefit period is limited to 60 days for each disability period.

Once you have received benefits for 180 days for all disability periods for medical conditions affecting soft tissues, no other benefit will be payable for any other disability period resulting from it, directly or indirectly.

- If your occupation class is 1 or 2, the benefit period is not limited to a disability resulting, directly or indirectly, from a medical condition affecting soft tissues. However, once you have received benefits for a total of 36 months for such disability periods, no other benefit will be payable for any other medical condition affecting soft tissues.

If you become disabled due to an illness during a period of more than 60 days during which you are unemployed:

- The maximum benefit period for a total disability for illness coverage is 60 months.
## Summary of Coverage

**SOLO Essential Disability Income – Accident and Illness Coverage**

### Type of coverage
- [ ] Accident coverage
- [ ] Accident and Illness coverage

### Accident Coverage
- **Type of protection** for Accident coverage only
  - [ ] 24-hour protection
  - [ ] Non-work-related protection
- **Waiting period**
  - [ ] 0 day
  - [ ] 30 days
  - [ ] 120 days
- **Benefit period**
  - [ ] 5 years
  - [ ] Up to age 70
- **Monthly benefit**
  - [ ] $1,000
  - [ ] $2,000
  - [ ] $3,000
  - [ ] $4,000
  - [ ] $5,000
  - [ ] $6,000
  - [ ] other _______________

  **Premium amount:** $___________ (Line 1)

### Illness Coverage
- **Waiting period**
  - [ ] 30 days
  - [ ] 120 days
- **Benefit period**
  - [ ] 5 years
  - [ ] Up to age 70
- **Monthly benefit**
  - [ ] $1,000
  - [ ] $2,000
  - [ ] $3,000
  - [ ] $4,000
  - [ ] $5,000
  - [ ] $6,000
  - [ ] other _______________

  **Premium amount:** $___________ (Line 2)

### Optional Riders
- **Accidental fracture**
  - [ ] Yes

  **Premium amount:** $___________ (Line 3)

- **Accidental death or dismemberment**
  - [ ] $100,000
  - [ ] $200,000
  - [ ] $300,000
  - [ ] $400,000
  - [ ] $500,000

  **Premium amount:** $___________ (Line 4)

To calculate your total monthly premium, add lines 1, 2, 3 and 4.

**Total:** $___________

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Representative signature

Print name

Telephone
DESJARDINS INSURANCE

Desjardins Insurance is a subsidiary of Desjardins Group, the sixth largest financial institution in Canada. Desjardins Insurance ranks seventh among life and health insurers in Canada and first in Quebec. Desjardins Insurance provides life insurance, health insurance and retirement savings products to its employees, clients and partners. The company employs more than 3,800 people in offices across the country, including Vancouver, Calgary, Winnipeg, Toronto, Ottawa, Montreal, Quebec, Lévis, Halifax and St. John’s.

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