INCOME REPLACEMENT - INJURY COVERAGE

OVERVIEW

Provides a monthly income of up to $6,000 if unable to work due to an accident or injury. Choose a plan that protects you in the event of an injury; or add Loss of Income – Illness coverage that would also provide a monthly income in the event of an illness. The maximum monthly benefit amount can be calculated based on Gross Business Revenue OR Employment Income.

Build an Income Protection Plan suited to your needs that covers injuries, and includes conditions such as contusions, sprains or strains, bursitis, carpal tunnel syndrome, epicondylitis, patellofemoral syndrome, palmar fasciitis, plantar fasciitis, rotator cuff injury, tarsal tunnel syndrome, and tendonitis.

ELIGIBILITY

Available for Canadian Citizens & Permanent Residents aged 18-69, with coverage to age 75. Also available to non-residents who hold a valid Canadian work permit.

FEATURES

- Guaranteed to issue[1] Injury-only coverage
- $1,000 to $6,000[2] income replacement per month
- 24-Hour or Non-Occupational coverage available
- Benefit Periods available: 2 years[3], 5 years or to age 70
- Waiting periods available: 0 days, 30 days, or 120 days
- Qualifying Benefit Amount calculation based on Gross Business Revenue or Employment Income

STANDARD BENEFITS

Partial Disability Benefit	50% benefits for up to 180 days
Waiver of Premium	Premiums that fall due after 30 days of total disability while benefits are payable
Return to Work Assistance Benefit	Rehabilitation and financial assistance in returning to work
Accident Medical Treatment Benefit	Provides reimbursement of up to $10,000 for medical expenses not covered by government health plans
Soft Tissue Injuries (a contusion, sprain or strain) or:	Other conditions including Bursitis, Carpal Tunnel Syndrome, Epicondylitis, Patellofemoral Syndrome, Palmar Fasciitis, Plantar Fasciitis, Rotator Cuff Injury, Tarsal Tunnel Syndrome, Tendonitis, Concussion or Disc Bulge
Non-Resident Applicants	Injury-only with a 2-year Benefit Period is available to non-residents residing in Canada with a valid work permit

KEY DEFINITIONS

Total Disability means due to an Injury or Illness, an Insured is unable to perform the important duties of his/her Regular Occupation, and is not engaged in any gainful occupation, and is receiving physician's care. After 36 months, Disability means due to an Injury or Illness, the Insured is unable to engage in any Reasonable Occupation, and continues to receive physician's care

Partial Disability means the Insured is not Totally Disabled and is engaged in his/her Regular Occupation or any gainful occupation, but due directly to continuing Injury or Illness is unable to perform either: one or more important duties of his Regular Occupation, or the important duties of his Regular Occupation at least half of the time normally required

Gross Business Revenue means the Insured's share of business revenue before business expenses and before taxes, and is reduced by the sum of the following:

1. Any deduction for cost of goods sold; and
2. Any salaries, wages, or bonuses paid as employee wage.

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LIMITATIONS & EXCLUSIONS
Subjective conditions & mental disorders excluded.

SOFT TISSUE INJURIES/CONDITIONS – BENEFIT PERIODS AND LIMITATIONS
Back and neck injuries are required to be substantiated by diagnostic medical tests to qualify for Benefits.

Soft Tissue Injuries are limited as follows:

- If the Insured Person's Occupational Class as shown on the Schedule of Benefits is "BB", benefits are limited to 20 days for each period of Disability.
- If the Insured Person's Occupational Class as shown on the Schedule of Benefits is "B", benefits are limited to 40 days for each period of Disability.
- If an Insured Person's Occupation Class as shown on the Schedule of Benefits is "A", benefits are limited to 60 days for each period of Disability.

If the Insured Person's Occupational Class as shown on the Schedule of Benefits is "B", "BB", or "A" when the Insured Person has received payments for a total of 180 days for all such periods of Disability, no further benefits will be payable for any other periods of Disability resulting, directly or indirectly, from Soft Tissue Injuries or Conditions.

INCOME REPLACEMENT - ILLNESS COVERAGE

OVERVIEW

Provides a monthly income of up to $6,000 if unable to work due to a disease or illness. Loss of Income – Illness coverage is only available as an add-on plan when purchasing Income Protection – Injury coverage. The maximum monthly benefit amount can be calculated based on Gross Business Revenue OR Net Earned Income. The monthly benefit amount for Illness coverage must be less than or equal to the benefit amount selected for Injury coverage. Income Protection – Illness coverage is medically underwritten.

ELIGIBILITY

Available for Canadian Citizens & Permanent Residents aged 18-64, with coverage to age 70. Must be purchased in conjunction with Loss of Income – Injury coverage. Illness amount must be less than or equal to the Injury amount.

FEATURES

- Simplified underwriting process with gateway questions
- $1,000 to $6,000[2] income replacement per month, 24-Hour coverage
- Benefit Periods available: 2 years[3], 5 years or to age 70
- Waiting periods available: 30 days or 120 days

STANDARD BENEFITS

Partial Disability Benefit	50% benefits for up to 180 days
Waiver of Premium	Premiums that fall due after 30 days of total disability while benefits are payable
Return to Work Assistance Benefit	Rehabilitation and financial assistance in returning to work

1. Provided qualifying questions are satisfied. 2. Benefits over $5,000 only available to classes AA and Exec. 3. Injury-only with a 2-year Benefit Period is available to non-residents residing in Canada with a valid work permit. 4. Simplified Underwriting. Loss of Income coverage insured by Co-operators Life Insurance Company. This is a brief overview of the benefits and some key definitions, exclusions, and limitations. Please refer to the Policy Booklet for complete details. In the event of any inconsistencies between this overview and the policy wordings, the actual policy wordings will prevail.

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