

SIMPLIFIED ACCIDENT PROTECTION	
COVERAGE OVERVIEW	Provides total disability benefits to the insured in the event of accident or soft tissue injury.
ISSUE AGES	18 to 69
ELIGIBILITY	<ul style="list-style-type: none"> ▪ Work a minimum of 21 hours per week, 35 weeks per year ▪ Be a Canadian citizen or have obtained permanent resident status (landed immigrant) and ▪ Have no limitations on movements or daily activities due to an injury or other condition. <p>No medical requirements apply.</p>
COVERAGE	<ul style="list-style-type: none"> ▪ 24-hour ▪ Non-occupational <p>Non-occupational coverage is only available if the insured is covered by workers compensation (e.g. WSIB for Ontario residents).</p>
ELIMINATION PERIOD	<ul style="list-style-type: none"> ▪ 0 days ▪ 14 days ▪ 30 days ▪ 120 days <p>120-day Elimination Period (EP) is only available if the insured is covered by Employment Insurance.</p>
BENEFIT PERIOD	<ul style="list-style-type: none"> ▪ 2 years ▪ 5 years ▪ To age 70 <p>If the insured becomes disabled between ages 68 and 70, the length of any benefit period will be two years. In such case, the benefit period will continue even beyond age 70, if the insured was working full-time at the time of disability.</p>
MONTHLY BENEFIT	<p>Minimum: \$500 Maximum: \$3,000</p> <p>In increments of \$100.</p>
TOTAL DISABILITY	<p>TOTAL DISABILITY means that, as a result of an injury, the insured:</p> <ul style="list-style-type: none"> ▪ Is under the regular and personal care of a physician ▪ Is unable to perform the important daily duties pertaining to his or her occupation or profession and ▪ Is not gainfully employed in any other occupation or profession. <p>Once disability benefits have been paid to the insured for 24 months, the definition changes, and total disability means that the insured:</p> <ul style="list-style-type: none"> ▪ Is under the regular and personal care of a physician ▪ Is unable to engage in any occupation for which he or she is reasonably qualified by education, training or experience and ▪ Is not gainfully employed in any other occupation or profession. <p>For the purposes of this definition, the insured is gainfully employed in an occupation or profession if he or she performs any of the duties associated with an occupation, profession or trade in return for money or other compensation.</p> <p>Total disability is deemed to begin with the first medical treatment by a physician.</p>
TOTAL LOSS OF AUTONOMY	If the insured experiences a total loss of autonomy before age 60, we will pay him or her the benefit for life .

SIMPLIFIED ACCIDENT PROTECTION (cont.)	
WAIVER OF PREMIUM	Applies if the principal insured has been totally disabled for 120 days and is receiving benefits or experiences a total loss of autonomy.
INTEGRATION AND COORDINATION	<p>First six months of disability payments: We will pay the full benefits regardless of other benefits received, even if the insured had a decrease in annual income.</p> <p>From the seventh to the 36th month of disability payments: A minimum monthly benefit of \$1,200 is guaranteed (or benefit amount selected if lower) regardless of any benefits received, even if the principal insured had a decrease in annual income. Other benefits received and annual income are taken into consideration</p> <p>After the first 36 months of disability payments: We no longer guarantee the minimum monthly benefit. Other benefits received and annual income are taken into consideration.</p>
GUARANTEED RENEWABLE	Guaranteed renewable to the anniversary date following the insured's 70th birthday. La Capitale reserves the right to increase the table of premium rates and fees applicable to policies and riders of this form issued to all persons residing in the same province as the insured.
EXTENSION OPTION	If the insured is still working full-time at age 70, he or she may request that the policy be extended to age 75.
UNEMPLOYMENT	<p>Unemployed for less than 12 months at the time of disability: Please refer to the contract for information on the restrictions to benefits.</p> <p>Unemployed for 12 months or more at the time of disability: La Capitale will not pay any benefits to the insured.</p>

DEFINITION OF ANNUAL INCOME – SIMPLIFIED ACCIDENT INSURANCE

Annual income

Means the higher of the following:

1. The amount of employment income and the net business profit attributable to the insured if he or she is a business owner or self-employed **or**
2. 50% of the gross business income attributable to the insured if he or she is a business owner or self-employed.

Gross business income cannot be considered in calculating annual income when the net business profit has been negative for two or more consecutive financial years immediately prior to disability.

Any loss incurred by the business will be deducted from the annual income.

Annual income does not include income that is not earned directly from an occupation or a profession such as pension income, interest and other investment income, rental income, capital gains, royalties, fees and support payments received and any other income that is not directly received for services provided.

Gross annual employment income

Means the total income that the insured earns from his or her occupation or profession, including salary, fees, bonuses, wages or commissions, as declared on the insured's government income tax filings, before deduction of income tax.

Net business profit

Means the business income, before taxes, less all business expenses that are deducted for income tax purposes, multiplied by the percentage of the policyholder's/insured's shares.

Gross business income

Means the business income, before taxes, less the cost of goods sold, multiplied by the percentage of the policyholder's/insured's shares, less the salary and payroll taxes, excluding those of the insured.

Some restrictions, exclusions and conditions apply. The wording of the Policy or Rider (if applicable) govern in all circumstances. Please see Policy or Rider for complete details about this coverage.