

# The Disability Income Benefit and its uses

- Credit insurance
- Rent insurance
- Support Payment insurance



**LaCapitale**

Insurance and  
Financial Services





# Disability insurance



*Monthly benefit paid if the insured is declared to be totally disabled before the policy anniversary nearest to the insured's 65th birthday and remains continuously disabled for at least the duration of the elimination period.*

## AT THE TIME OF A CLAIM:

- **No integration** of benefits:  
No consideration of any other benefits payable<sup>1,2</sup>
- Proof of loan is required **only** when the total benefit amount is greater than \$2,000<sup>1</sup>
- No proof of income
- No proof of lease or support payments

## ELIGIBILITY CRITERIA

- Work at least 20 hours per week AND at least nine months per year with a minimum annual income of \$12,000
- Work in an insurable profession (see La Capitale list)
  - **Salaried employee:** for at least one year (insurable profession)
  - **Self-employed worker:** for at least one year in the same field or area of activity
  - **New self-employed worker:** at least one year of experience in the same field or area of activity
  - **Exception:** Homemaker spouse or student (see Fact Sheet)
- See "The Disability Income Benefit and its uses" table

## The Disability Income Benefit at a glance

### MONTHLY BENEFIT AMOUNT

Minimum: \$250 per month

Maximum. The lesser of:

- \$15 per month per \$1,000 of insured amount for basic life insurance
- \$3,500 per month
- Calculation of maximum amount granted

### COVERAGE PERIOD

Depending on the option selected, one of the following:

- 20 years
- 25 years
- 30 years

### CHOICE OF COVERAGE

- Duration of benefits: two years<sup>3</sup> and five years:<sup>3</sup>
  - Elimination period:
    - Illness: 90 days, retroactive to the 30th day
    - Accident, hospitalization for a minimum continuous period of 72 hours, day surgery: 30 days
- Duration of benefits until expiry:<sup>3</sup>
  - Elimination period:
    - Illness and accident: 90 days

### AGE AT ISSUE

- 20-year term: Age18 to 60 inclusive
- 25-year term: Age18 to 44 inclusive
- 30-year term: Age18 to 39 inclusive
- Age at nearest birthday

### PREMIUMS FOR THE BENEFIT

- Rates: Male/female, smoker/non-smoker
- Premiums are guaranteed

### INCLUDED AT NO EXTRA COST

Coverage in the event of involuntary loss of employment for the insured policyholder, if the policyholder is also receiving disability benefits (reimbursement of the contract's total premiums, maximum of \$200 per month, maximum five months).

- 90-day waiting period
- Retroactive 30 days

### POLICYHOLDER

- Individual
- Company<sup>4</sup>

### EXPIRY OF BENEFIT

This benefit expires on the earliest of the following dates:

- The end of a 20-, 25- or 30-year period, depending on the option selected by the insured
- Expiry of the principal benefit to which the Disability Income Benefit is attached
- The end of the benefit payment period if the maximum number of monthly benefit payments for total disabilities due to different causes has been reached (for two- and five-year options)
- The policy anniversary nearest to the insured's 65th birthday
- The date of the insured's death

### DEFINITION OF TOTAL DISABILITY

The insured is considered to be in a state of total disability if, following illness or accident, he or she is under the regular care of a physician and:

- a) For the initial 24 months of total disability, including the elimination period, the insured is unable to carry out the principal duties of the employment held at the onset of total disability or, in the event that the insured is unemployed, the principal duties of the last gainful employment held.
- b) Thereafter, the insured is unable to carry out any gainful employment for which he or she is reasonably suited by education, training or experience, regardless of the availability of any such employment.

During the period of total disability, the insured must not engage in any gainful activity.

### SUCCESSIVE PERIODS OF TOTAL DISABILITY DUE TO THE SAME CAUSE

Any successive periods of total disability due to the same cause or to connected causes will be considered as the same period of total disability (in which case the elimination period does not apply again), except when separated by more than three consecutive months during which the insured is not considered to be in a state of total disability.

### SUCCESSIVE PERIODS OF TOTAL DISABILITY DUE TO DIFFERENT CAUSES

If, after having been considered to be totally disabled, the insured has carried out or has been fit to carry out the duties of gainful employment and subsequently becomes totally disabled again due to a factor that differs from the one that resulted in a previous total disability period, he or she again becomes entitled to the monthly benefit. A new elimination period applies in that case.

However, the maximum number of monthly benefit payments for any total disability period for a same insured cannot exceed the maximum number of monthly benefit payments, i.e. 60 payments (for a two-year benefit period) or 84 payments (for a five-year benefit period).

# The Disability Income Benefit and its uses

## ELIGIBILITY

Work in an insurable profession (see the Fact Sheet), 20 hours per week, nine months per year for at least one year, and earn a minimum annual income of \$12,000

Credit insurance		Rent insurance	Support payments
<ul style="list-style-type: none"> <li>Maximum of \$3,500 per month regardless of the insured's income and any other individual benefit or disability insurance in force or pending.</li> <li>Benefit of up to \$2,000, if proof of the loan was provided at the time of issue.</li> <li>For a line of credit, the amount granted = 1% of balance used (max. 84 payments).</li> <li>For a <b>residential mortgage loan</b>, the full amount can be considered for both insureds.</li> <li>For all <b>other loans</b>, the amount must be shared between the insureds, if it is a joint loan.</li> <li>In the event of <b>multiple loans</b>, including one or more mentioned in the "Other loans" section, the benefit period is determined based on that section.</li> </ul>		Maximum of \$1,000 per month or the amount of the lease regardless of the insured's income and any other individual benefit or disability insurance in force or pending. For joint life insurance, the maximum allowed is for both insureds.	<ul style="list-style-type: none"> <li>Clients choose the monthly benefit amount they want to receive, up to a maximum of \$1,500.</li> <li>Support payments may be made to former spouses, former spouses and children or children only.</li> </ul>
Residential mortgage loan	Other loans		
Loan/line of credit + municipal and school taxes	<ul style="list-style-type: none"> <li>Personal</li> <li>Car lease</li> <li>Personal line of credit</li> <li>Commercial</li> </ul>		
Duration of benefits			
Two years, five years and until expiry		Two and five years	Two years
			Two and five years

## AT CLAIM TIME:

- The policyholder (individual) may provide an Assignment of Benefit form to name another person as beneficiary of the monthly disability benefit (insured or financial institutions)
- No proof of income required
- For the duration of benefits until expiry option, only proof of loan or residential mortgage loan are accepted

<ul style="list-style-type: none"> <li><b>If proof is provided at the time of issue:</b> <ul style="list-style-type: none"> <li>No integration of benefits: No consideration of any other benefits payable<sup>2</sup></li> <li>Proof of loan is required <b>only</b> when the total benefit amount is greater than \$2,000</li> <li>No proof of lease or support payments</li> <li>Benefit amount to be adjusted, if necessary, based on the proof provided</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><b>If no proof is provided at the time of issue (credit insurance only):</b> <ul style="list-style-type: none"> <li>Proof of loan to be provided</li> <li>Benefit amount and length of benefit period to be adjusted, if necessary, based on the proof provided.</li> </ul> </li> </ul>
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## List of insurable professions with restrictions

List of occupations eligible for monthly benefits not exceeding 24 months	
<b>Building maintenance</b>	Caretaker not working full time, exterior window cleaner (higher than second floor), supervisor
<b>Construction</b>	Antennae (demolition, erection, repair), dams, bridges (erection, structural inspection, painting), wells (drilling), electric pylons, steel structures, underground, roofing, building relocation, demolition, excavation, steel structure erector, heavy equipment operator, unskilled worker
<b>Electrical industry</b>	Pylon erection and maintenance (steel frame), powerline technician
<b>Fisheries</b>	Fishers who return to port every evening
<b>Home-based personal services (Separate entrance with a visible sign and coming and going of clients)</b>	Hairstyling, aesthetics (excluding manicure), registered massage therapist
<b>Mines, quarries, mineral concentration and purification</b>	Except blaster or explosives worker
<b>Security (unarmed)</b>	
<b>Structural steel erector</b>	
<b>Tree maintenance</b>	
<b>Trucking</b>	Truck owner (with or without driving) and non-owner
<b>Waste/refuse removal</b>	Refuse collector
<b>Wood industry</b>	Individual living in camps (e.g. cook, maintenance worker)

# List of ineligible professions

Certain occupations not listed here may also be ineligible for the disability income benefit.

<b>Alcohol</b>	See "Bar employee"	<b>Marine industry</b>	<ul style="list-style-type: none"> <li>Port: dockworkers and employees other than manager or supervisor</li> <li>Ships, ocean-going or Great Lakes: other than manager or captain</li> </ul>
<b>Arcade, concession, amusement park</b>	Other than owner	<b>Meat-packing plant</b>	Worker other than manager, supervisor and employee
<b>Armed forces</b>	All personnel	<b>Meats</b>	See "Meat-packing plant"
<b>Artist</b>	Actor, craftsperson, author, singer, stunt performer, comedian, composer, speaker, dancer, disc jockey, writer, entertainer, dresser, make-up artist, painter, screenwriter, sculptor	<b>Model</b>	
<b>Athletics</b>	See "Sports and Leisure"	<b>Moving industry (residential)</b>	Truck driver, goods packer, handler
<b>Aviation</b>	Air traffic controller, pilot instructor, commercial pilot, pilot assigned to forest fire control or crop spraying, flight attendant	<b>Musician (if the sole occupation)</b>	Other than orchestra conductor, concert musician, theatre, TV studio, member of symphony orchestra
<b>Bar employee</b>	Bar, club, tavern or any other establishment where the primary business is the sale of alcohol (all workers)	<b>Newspapers</b>	Correspondent, freelance journalist, newsstand employee
<b>Booking agency</b>	Employees working from home part-time	<b>Oil and natural gas</b>	Any worker handling explosives, heavy equipment operator, platform worker
<b>Campground</b>	Owner, employee	<b>Personal services</b>	Manicurist or any self-employed worker in the personal services industry, who does not have a separate entrance with a visible sign and coming and going of clients
<b>Childcare</b>	See "Domestic or childcare"	<b>Physical fitness</b>	Other than manager or office employee
<b>Chimney, bell tower</b>	Erection, maintenance and repair	<b>Police</b>	Member of riot or bomb squad
<b>Circus, rides</b>	Employees, circus workers	<b>Private casino (not regulated by the provincial or federal government)</b>	All workers
<b>Collection agency</b>	Employees with duties other than strictly office or supervision work	<b>Racing</b>	See "Sports and Leisure"
<b>Correctional services</b>	Correctional officer, primary worker	<b>Residential housekeeping</b>	Self-employed worker with no employees
<b>Diver and diver helper</b>		<b>Retail</b>	Home-based or door-to-door workers
<b>Dockworker</b>	See "Marine industry"	<b>Sandblasting</b>	Cleaning of materials other than metal or glass
<b>Domestic or childcare</b>	All home-based workers for other than a recognized centre	<b>Sewing</b>	Home-based employees
<b>Driver</b>	Taxi, limousine, transportation of explosives or dangerous goods, logging truck	<b>Sports and leisure</b>	<ul style="list-style-type: none"> <li>Professional athlete, trainer or referee in professional sports</li> <li>Racing (car, boat, motorcycle, bike): Driver/rider, mechanic</li> <li>Rodeo: Competitor</li> <li>Ski: Employee of ski centre not open year-round</li> <li>Martial arts: Other than director or office employee</li> </ul>
<b>Explosives, manufacture, warehousing and handling</b>	All factory workers, except office and clerical workers	<b>Toxic product manufacturing</b>	Maintenance, day worker, cleaner, firefighter, unskilled worker
<b>Explosives worker (or blaster)</b>		<b>Video games</b>	
<b>Farm</b>	All seasonal workers	<b>Waste/refuse removal</b>	See "Incineration"
<b>Fish market/packing plant</b>	See "Meat-packing plant"	<b>Wood industry</b>	Forest worker, logger, log driver, chainsaw operator, skidding operator
<b>Guard</b>	Forest ranger conducting aerial flights, armed security guard, bodyguard	<b>Zoo</b>	Animal attendant
<b>Horse racing</b>	Racing buggy driver, trainer, horse groom, jockey		
<b>Hunter, trapper</b>			
<b>Incineration</b>	Other than manager or office employee		
<b>Lumber</b>	See "Wood Industry"		



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