

The Disability Income Benefit and Its Uses

- Income Replacement
- Credit Insurance
- Rent Insurance



LaCapitale

Insurance and
Financial Services





Disability Insurance

Monthly benefit paid if the insured was in a state of total disability 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 CLAIM TIME:

- **No integration** of benefits:
No consideration of any other benefits payable.¹
- No proof of loan,¹ lease or support payments
- No proof of income

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) for at least one year (if a salaried employee) or two years (if a self-employed worker)
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
- \$5,000 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: 2 years² and 5 years:²
 - Elimination period:
 - Illness: 90 days, retroactive to 30 days
 - Accident, hospitalization with a minimum continuous period of 72 hours, day surgery: 30 days
- Duration of benefits until expiry:²
 - Elimination period:
 - Illness and accident: 90 days

AGE AT ISSUE

- 20-year term: Age 18 to 60 inclusive
- 25-year term: Age 18 to 44 inclusive
- 30-year term: Age 18 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 (reimbursement of the contract's total premiums, maximum of \$200 per month, maximum 5 months).

- 90-day waiting period
- Retroactive 30 days

POLICYHOLDER

- Individual
- Company³

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 2- and 5-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 will be 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:

- 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;
- 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 related causes are considered as the same period of total disability (in which case the elimination period does not apply again), except when separated by more than 3 consecutive months during which the insured is not considered to be totally disabled.

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).

1. If the client provided proof of loan at the time of issue.

2. See table for eligibility (page on the right).

3. Some conditions, restrictions and exclusions apply.

The Disability Income Benefit and its Uses

ELIGIBILITY

Work in an insurable profession (see the Fact Sheet), 20 hours per week, 9 months per year for at least 1 year, and earn a minimum annual income of \$12,000

Credit Insurance		Rent Insurance	Income Replacement	Support payments
<ul style="list-style-type: none"> Maximum of \$2,000 per month regardless of the insured's income and any other individual benefit or disability insurance in force or pending. For a line of credit, the amount granted = 1% of balance used For a residential mortgage loan, the full amount can be considered for both insureds. For all other loans, the amount must be shared between the insureds, if it is a joint loan. In the event of multiple loans, including one or more mentioned in the "Other loans" section, the benefit period is determined based on that section. 		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"> Minimum: \$250 per month Maximum: The lesser of: <ul style="list-style-type: none"> \$15 per month per \$1,000 of insured amount for basic life insurance; \$5,000 per month; 70% x monthly income, less any other benefit or disability insurance in force or pending. 	<ul style="list-style-type: none"> Clients choose the monthly benefit amount they want to receive, up to a maximum of \$1,500 Support payments may be made to former spouses, former spouses and children or children only.
Residential mortgage loan	Other loans			
Loan/line of credit + municipal and school taxes	<ul style="list-style-type: none"> Personal Car lease Personal line of credit Commercial 	Duration of benefits		
2 years, 5 years and until expiry	2 years and 5 years	2 years	2 years, 5 years and until expiry	2 years and 5 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 need to provide proof of income

<ul style="list-style-type: none"> If proof is provided at the time of issue: <ul style="list-style-type: none"> No integration of benefits: No consideration of any other benefits payable. No proof of loan, lease or support payments. 	<ul style="list-style-type: none"> If no proof is provided at the time of issue (Credit Insurance, benefits payable for 2 or 5 years only): <ul style="list-style-type: none"> Proof of loan to be provided Benefit amount and length of benefit period to be adjusted, if necessary, based on the proof provided.
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List of insurable professions with restrictions

List of occupations eligible for monthly benefits not exceeding 24 months	
Building maintenance	Caretaker not working full time, exterior window cleaner (higher than second floor), supervisor
Construction	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
Electrical industry	Pylon erection and maintenance (steel frame), powerline technician
Fisheries	Fishers who return to port every evening
Home-based personal services (Separate entrance with a visible sign and coming and going of clients)	Hairstyling, aesthetics (excluding manicure), registered massage therapist
Structural steel erector	
Mines, quarries, mineral concentration and purification	Except blaster or explosives worker
Security (unarmed)	
Tree maintenance	
Trucking	Truck owner (with or without driving) and non-owner
Waste/refuse removal	Refuse collector
Wood industry	Individual living in camps (e.g. cook, maintenance worker)

List of ineligible professions

Certain occupations not listed here may also be ineligible for Disability Income Benefit coverage.

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

