

Support Payment insurance

Coverage in the event of death
or disability



La Capitale

Insurance and
Financial Services



Benefits of Support Payment insurance



- **Premium and benefits are guaranteed** for the duration of your contract
- **Benefits are not taxable** in the event of disability or death

IN THE EVENT OF DEATH

- Term Life insurance
- Option to convert your Term Life insurance into permanent insurance if your financial situation changes
- Total loss of autonomy benefit
- Succession Advantage included¹

IN THE EVENT OF DISABILITY

- Clients choose the monthly benefit amount they want to receive, up to a maximum of \$1,500
- Elimination period:
 - Illness: 90 days, retroactive to 30 days
 - Accident, hospitalization for a minimum continuous period of 72 hours, day surgery: 30 days
- Benefit period: 2 years or 5 years
- No proof of support payments required at the time of a claim
- No consideration of any other benefits payable

IN THE EVENT OF LOSS OF EMPLOYMENT

- If the disability option is selected, a reimbursement of the premiums for the policy is available in the event of the policyholder's loss of employment



1. Available in Quebec only. This benefit provides for the reimbursement of legal fees and expenses of up to \$1,000 (some conditions and restrictions apply), for the duration of the contract, for liquidating the Insured's estate, probating the Insured's will, arranging for protective supervision of a person of full age or certifying a mandate of incapacity or power of attorney. Power of attorney must be provided in anticipation of possible incapacity.

Some conditions, exclusions and restrictions apply. This document is not a contract. It merely provides an overview of the coverage available. Only the insurance policy and application may be used to settle legal issues. Contracts are issued by La Capitale Civil Service Insurer Inc.

