

Income Protection

Hospital Care



La Capitale
Financial Security



Pillar Series



Hospital Care

Don't let a hospitalization devastate your financial health

La Capitale's Pillar Series *Hospital Care* coverage offers you a wide choice of plans adapted to your needs that cover hospitalization expenses, the accidental loss of limb or sight as well as ambulance and X-ray fees.

Hospital Care coverage provides you and your family with the peace of mind you need in the event of hospitalization for accident or sickness. As a result, you are spared the anxiety and stress that a hospitalization can entail, especially if the stay must be extended.

Are you prepared for the unexpected?

The consequences of a hospitalization can be devastating. **Your ability to earn an income is the foundation of your financial future and your most valuable asset.** How would you replace your income if you were hospitalized as a result of an accident or sickness and suddenly were unable to work? What if it turned out to be an extended stay? *Hospital Care* coverage gives you and your family the financial security and peace of mind you deserve.

Did you know?

- In Canada, there are close to 2.8 million patients hospitalized in care facilities.
- 42.1% of all patients admitted to hospital due to injury in Canada are people under the age of 45.²

What is the financial impact of being hospitalized?

The need for life insurance is widely accepted, but many people aren't convinced that they need disability insurance as well. But the reality is that if you are disabled because of a sickness or injury, your income stops but your bills do not. **How will you pay them?**

Direct costs	Indirect costs
<ul style="list-style-type: none">▪ Daily hospital costs▪ Medications▪ Other healthcare professionals▪ X-rays/exams▪ Medical devices	<ul style="list-style-type: none">▪ Loss of income▪ Caregiver loss of time from work▪ Childcare▪ Additional help at home▪ Additional inpatient costs such as telephone, TV, parking etc.

These costs can often exceed the direct costs of being hospitalized.

2. Canadian Institute for Health Information, 2008-2009 CIHS, National Trauma Registry, 2001-2002 data and 2004 report.

Let La Capitale help you
focus on what's really important –
getting better!

Choose the **Lifetime** Hospital Care coverage that suits your needs:

Plan	Hospitalization		Loss of limb or sight (accident only)	Ambulance and X-ray fees (accident only)
	Monthly	Daily		
A	\$1,200	\$40	\$10,000	\$100
B	\$1,500	\$50	\$12,500	\$125
C	\$1,800	\$60	\$15,000	\$150
D	\$2,100	\$70	\$17,500	\$175
E	\$2,400	\$80	\$20,000	\$200
F	\$2,700	\$90	\$22,500	\$225
G	\$3,000	\$100	\$25,000	\$250
H	\$3,300	\$110	\$27,500	\$275
I	\$3,600	\$120	\$30,000	\$300
J	\$3,900	\$130	\$32,500	\$325
K	\$4,200	\$140	\$35,000	\$350
L	\$4,500	\$150	\$37,500	\$375

Some restrictions, exclusions and conditions apply. The wording of the policy or any rider governs in all circumstances. Please see the policy or rider for complete details about your coverage.



The Advantages of *Hospital Care* coverage

- You receive benefits when you are hospitalized due to accident or sickness¹
- From your **first day** in hospital and for your entire stay, with no maximum
- You are covered 24/7 anywhere in North America
- Benefits are paid directly to you regardless of any other benefits you receive
- Choice of individual or family benefits
- Waiver of premiums in the event of an accident
- Guaranteed renewable for life

In the event of an accident, you receive a lump sum benefit for:

- Loss of limb or sight
- Ambulance fees
- X-ray fees

1. Sickness coverage is available as a rider



Backed by over 40 years of experience, La Capitale Financial Security has become one of the leading specialized insurers in Canada. Every month, the company pays benefits in excess of \$2,000,000 to its clients.

To find out more about the numerous benefits of La Capitale products, contact us or visit our website.

lacapitale.com

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La Capitale Financial Security Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails.

This document merely provides an overview of the coverage available. Some conditions and restrictions apply. The wording of the policy, any riders or both governs in all circumstances. Please see the policy, the rider or both for complete details about your coverage.

