

Income Protection

Simplified Accident Insurance



Pillar Series

What would you do if your income stopped today?

When you are disabled because of an accident or an injury, your income stops but your bills do not.

Your income is your most precious asset. What would happen if an accident suddenly prevented you from working? How would you replace this money?

Simplified Accident Insurance
Disability insurance
protection that covers
your income in case
of accidents or injuries

**NO MEDICAL
EXAMINATION**

- **Issue age:** 18 to 69
- **Benefit period:** 2 years, 5 years or to age 70
- **Benefits payable as of the 1st day**
(elimination periods of 14, 30 or 120 days also available)
- **Guaranteed renewable** to age 70 with an extension option to age 75
- **Monthly benefits** from \$500 to \$3,000
- **24/7** or non-occupational coverage
- **Total loss of autonomy benefits** (100% of total disability benefits for life)
- **No integration or coordination** for the first 6 months of disability and a guaranteed minimum of \$1,200 up to the 36th month of benefits



Optional Coverage

- Extension of the regular occupation definition to 5 years
- Partial disability for 6 months
- Accidental death or dismemberment – Increments of \$50,000 up to a maximum of \$300,000
- Fracture rider, individual coverage or individual with coverage for children, 1 or 2 units available



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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 and/or rider (if applicable) governs in all circumstances. Please see policy and/or rider for complete details about your coverage.

