

**LOSS OF INCOME INJURY COVERAGE**

**ISSUE AGES** Guaranteed to issue<sup>1</sup>, available for Canadian Resident applicants aged 18-69, with coverage to age 75

- FEATURES** \$1,000 to \$6,000<sup>2</sup> per month Injury only, 24 Hour or Non-Occupational available
- Benefit Periods available: 2 years<sup>3</sup>, 5 years or to age 70.
  - 0, 30, or 112 day waiting periods available
  - Benefits based on Gross Business Revenue or Employment Income

<b>Partial Disability Benefit</b>	50% benefits for up to 180 days
<b>Waiver of Premium</b>	Premiums that fall due after 30 days of total disability while benefits are payable.
<b>Return to Work Assistance Benefit</b>	Rehabilitation and financial assistance in returning you to work
<b>Accident Medical Treatment Benefit</b>	Providing reimbursement up to \$10,000 for medical expenses not covered by government health plans
<b>Soft Tissue Injuries</b> (a contusion, a sprain or strain) or:	Other conditions including: Bursitis, Carpal Tunnel Syndrome, Epicondylitis, Patellofemoral Syndrome, Palmar Fasciitis, Plantar Fasciitis, Rotator Cuff Injury, Tarsal Tunnel Syndrome, Tendonitis
<b>Non-Resident Applicants</b>	Injury only with a 2 year Benefit Period is available to non-residents residing in Canada with a valid work permit. A valid work permit must be submitted with the application.

**KEY DEFINITIONS**

**Total Disability** means due to an Injury or Illness, an Insured is unable to perform the important duties of his/her Regular Occupation, and is not engaged in any gainful occupation, and is receiving physician’s care. After 36 months, Disability means due to an Injury or Illness, the Insured is unable to engage in any Reasonable Occupation, and continues to receive physician’s care

**Partial Disability** means the Insured is not Totally Disabled and is engaged in his/her Regular Occupation or any gainful occupation, but due directly to continuing Injury or Illness is unable to perform either: one or more important duties of his Regular Occupation, or the important duties of his Regular Occupation at least half of the time normally required

**Gross Business Revenue** means the Insured’s share of business revenue before business expenses and before taxes, and is reduced by the sum of the following:

- 1) Any deduction for cost of goods sold; and
- 2) Any salaries, wages, or bonuses paid as employee wages

**LOSS OF INCOME ILLNESS COVERAGE**

**ISSUE AGES** Available for applicants aged 18-64, with coverage to age 70

- FEATURES** \$1,000 to \$6,000<sup>2</sup> per month Illness<sup>4</sup> coverage, 24 Hour only
- Benefit Periods available: 2 years<sup>3</sup>, 5 years or to age 70
  - 30 day or 112 day waiting periods available
  - Must be purchased in conjunction with Injury
  - Simplified Underwriting with gateway questions
  - Illness amount must be less than or equal to the Injury amount

1. Provided qualifying questions are satisfied. 2. Benefits over \$5,000 only available to classes AA and Exec. 3. Injury only with a 2 year Benefit Period is available to non-residents residing in Canada with a valid work permit. A valid work permit must be submitted with the application. 4. Simplified Underwriting. Loss of Income coverage insured by Co-operators Life Insurance Company. This is a brief overview of the benefits and some key definitions, exclusions, and limitations. Please refer to the Policy Booklet for complete details. In the event of any inconsistencies between this overview and the policy wordings, the actual policy wordings will prevail. NOV20