

The everyday duties of running your small business don't stop just because you become sick or injured.

Disability Coverage

- **24 hour protection** – *immediate (injury only) coverage*
- Injury only or Injury & Illness coverage
- Gross income = higher benefits, for less

Business Overhead Expense Coverage

- Cover your contractual operating expenses of the business, including:
 - Lease payments on office space or equipment rental
 - Admin staff, phone service, insurance payments, accounting fees, even interest on debt

Health & Dental Benefits

- Health only or Health & Dental coverage with optional plan upgrades available
- Extensive per person coverage: Prescription Drugs, Dental, Accidental Dental, Emergency Ambulance, Chiropractor, Massage, Physiotherapy, and more
- \$5 million Travel Insurance
- Discounts available to EDGE policy holders



With the EDGE Business Overhead Expense, you can keep your business operating should an injury or illness prevent you from working.

Select from one of our affordable packages or customize your own combination of benefits to build an income protection plan that's right for you.

Gold

- \$3,000 / month Loss of Income Injury protection
- 30 day waiting period / to age 70 coverage
- Base Health and Dental Plan

Monthly Premium: \$184.83^{1,2}

Silver

- \$2,000/month Loss of Income Injury protection
- 30 day waiting period / to age 70 coverage
- Base Health and Dental Plan

Monthly Premium: \$152.33^{1,2}

Bronze

- \$1,000/month Loss of Income Injury protection
- 30 day waiting period / to age 70 coverage
- Base Health and Dental Plan

Monthly Premium: \$119.83^{1,2}

Contact your independent representative for more information:

Note: Please refer to the policy booklet for complete details. In the event of any inconsistencies, the actual policy wording and rates will apply. 1. Class A Loss of Income Injury, 24 Hour coverage period rates illustrated. 2. Health and Dental rates based on Ontario, ages 18-44. OCT20