



Apart from the following exceptions, you will be covered for any accident, 24 hours a day, anywhere in the world.

What is not covered?

No benefits are payable for an accident or injury that results from: an act of war; elective medical treatment; suicide or self-inflicted injuries; committing a criminal offense or while in prison; the misuse of medication or the abuse of drugs or intoxicants; air travel (other than on a commercial aircraft); participation in professional sports or hazardous activities, including but not limited to: scuba diving, boxing, parachuting, parasailing, rock/cliff climbing, skydiving, hang-gliding, bungee jumping or a motorized contest of speed.

No benefits are payable for sickness unless the sickness disability rider is included.

Limitations of coverage for total disability benefits

Strains or sprains are covered for a maximum of 2 months for each accident with no limit on the number of accidents. Pre-existing conditions are only covered after 12 months.

Back or neck injuries are covered for a maximum of 2 months for each accident. If there is evidence of the injury on diagnostic medical imaging tests, further benefits may be payable.

Benefits may be integrated at the time of claim, but only if your monthly benefit is more than \$2,000 and you submit proof of income at the time of claim. If your benefit is \$2,000 or less, no proof of income is required at the time of claim.

For more information, contact your advisor.



Simple and Comprehensive Disability Protection



Personal Accident Disability Insurance and Cash Hospital



Personal Accident Disability Insurance and Cash Hospital are offered through The Manufacturers Life Insurance Company (Manulife).

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The Manufacturers Life Insurance Company

Want guaranteed to issue coverage with no questions asked?

Our Cash Hospital Plan covers unforeseen hospital costs accrued due to an accident or sickness. Benefits are paid out beginning on the first day of hospitalization up to a maximum of 1 year. Coverage is available 24 hours a day, anywhere in the world. Best of all, a medical evaluation is not required when you apply.



Applying is easy.

There are many ways Personal Accident Disability Insurance can be a big help to you. It can provide a monthly benefit to pay for expenses or replace lost income if injury or sickness prevents you from performing your day-to-day activities, whatever those activities may be. This can help ensure the lifestyle to which you and your family have become accustomed is protected during difficult times.

Do you qualify?

All eligible applicants qualify for at least \$1,000 in monthly disability benefits. Our 24 Hour Compensation Plan is available from age 5 to age 80, and is renewable all the way to age 90! Whether you are employed full time, part time or not at all, we have a plan that can match your lifestyle.

Applying for coverage is simple and easy and, for your convenience, no medical tests are required to qualify at the time of application. In addition, we offer affordable premiums, with reduced rates for employees with Workplace Safety and Insurance Board (WSIB) coverage.



Full time. Part time. Retired.
At school. Running a business.
Raising a family.

No matter how you spend your day, you never plan on having an accident.

An accident can happen to anyone, at anytime. That's why our 24 Hour Compensation Plan offers coverage to anyone between the ages of 5 and 80.

What would you do?

Imagine for a moment that you were to become seriously ill or disabled due to an accident. How would you and your family manage your monthly expenses in addition to costs related to medical treatments? Where would the money come from for these expenses?



What is covered?

Personal Accident Disability Insurance offers you added security and protection – at home, work or play, 24 hours a day, anywhere in the world.

If you are injured because of an accident, your coverage includes:

- Total and partial monthly disability benefits, where you choose the amount – including a 5-year regular occupation benefit when the benefit period chosen is longer than 2 years
- Immediate coverage, continuing for the full benefit period when an accident results in a permanent loss of sight, hearing, speech or limbs
- \$100 per day for up to 1 year for accident-related hospitalization – paid in addition to monthly accident benefit
- Up to \$100 ambulance benefit per accident
- A rehabilitation benefit to help you quickly get back to your regular day-to-day activities
- Built-in accidental death benefit of \$10,000 or more
- An additional death benefit of up to 3 times the last monthly payable accident claims benefit if you die while receiving benefits

Choose a Plan that meets your needs

- If you work more than 30 hours per week, you can qualify for a monthly benefit up to \$6,000; if not, you can receive up to \$1,000
- Choose whether benefits begin on the very first day of disability, after 1 month or after 4 months
- Benefits can cover you for 2 years, for 5 years, or up to age 65

Additional options for your specific needs

- **Sickness Disability** matches your Accident Plan for full illness and injury disability protection
- **Sickness Hospitalization** provides daily benefits for hospital and convalescence costs over and above any other coverage you may have
- **Accident Excess Medical** covers drugs, equipment, therapy and more over and above any other coverage you may have
- **Accidental Death and Dismemberment** protection up to \$300,000
- **Additional Accidental Death** protects up to \$300,000 over and above built-in death benefits
- **Non-Occupational Loss of Income** provides an economical option to complement coverage provided in a Worker's Compensation Plan
- **Strain and Sprain Rider** provides an extended benefit period
- **Return of Premium** options

