



SIMPLY ESSENTIAL \$ ACCIDENT

Disability Income Accident Product Guide

Combined Insurance Company of America/Compagnie d'assurance Combined d'Amérique
(herein called "Combined Insurance/Combined Assurances" or the "Company")

Canadian Head Office
150 Commerce Valley Drive West
Suite 700 Markham, Ontario L3T 7Z3

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Disability Income Accident Product Guide

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Disability Income Accident Product Guide

Product description

Overview

Simply Essential Accident is a disability product designed to provide income protection if an insured is disabled due to an injury. The product provides benefits for a total disability, partial disability, and returning to work while partially disabled.

Features

Total Disability Benefit

- Pays 100% of monthly benefit for up to 12 months if an insured is totally disabled due to an injury
- The injury must be sustained within 90 days of an accident

Partial Disability Benefit

- Pays 100% of monthly benefit for up to 30 days if an insured is partially disabled due to an accident
- An insured is not eligible for benefits payable under total disability benefit

Return to Work Benefit

- Pays 50% of monthly benefit, if an insured returns to work and becomes partially disabled immediately after receiving total disability benefits, for up to 30 days

Issue ages

Base Policy: 16-69

Minimum coverage

\$500 per month

Increments

\$50

Maximum coverage

With an Income of:
 Less than \$15,000
 \$15,000+
 \$20,000+
 \$25,000+
 \$30,000+
 \$35,000+
 \$40,000+
 \$45,000+
 \$50,000+
 \$55,000+
 \$60,000+

An Insured Qualifies for a Monthly Benefit of:
 \$500
 \$750
 \$1,000
 \$1,250
 \$1,500
 \$1,750
 \$2,000
 \$2,250
 \$2,500
 \$2,750
 \$3,000

Note: Unemployed individuals are limited to \$500 of monthly benefits.

Elimination period

0 days

Benefit accumulation period

For each year the policy is in force, one month is added to the total disability benefit, up to a combined total of 24 months. No period of accumulation takes place while an insured is receiving total disability benefits.

Concurrent partial disability and/or total disability

If an insured becomes partially disabled and/or totally disabled while still partially disabled or totally disabled, benefits will only be paid based on first partial disability or total disability. The maximum benefit period will not extend.



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Product description (continued)

Recurrent disability	If an insured becomes partially disabled or totally disabled again after performing their usual occupation or activities of daily living for 180 days, that disability will be treated as a new disability. A new maximum benefit period will apply.
Renewal	The policy will continue to renew until the insured reaches the age of 75. The company may increase the insured's premium but only in cases where the company changes that of people in the same class.
Termination	Base policy: The policy anniversary date following the insured's 75th birthday.
Riders	<p>Return of Premium</p> <ul style="list-style-type: none"> • 50% or 100% of the insured's premium payments (minus claims paid or payable) are reimbursed automatically when the policy and rider are in force for 10 consecutive years (50% Return of Premium option) or 20 consecutive years (100% Return of Premium option)
Application	Through 3rd party platforms.
Policy fees	None



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Riders

100% Return of Premium Benefit

- This is an optional benefit for insureds aged 16-54
- 100% of premium paid for the policy and rider, minus any benefits paid or payable for covered losses, will be returned
- Both the policy and rider must be in force for a 20-year period
- After the policy and rider have been in force for 20 years, premium is returned automatically. The insured does not need to submit a request for return of premium
- A subsequent return of premium period will begin at the end of each 20-year period until 55 years of age, subject to insured's age
- Rider terminates immediately following the first return of premium payment following the insured's 55th birthday
- Premium will be adjusted (decreased) upon rider termination and only premium for the base policy will be required

50% Return of Premium Benefit

- This is an optional benefit for insureds aged 16-54
- 50% of premium paid for the policy and rider, minus any benefits paid or payable for covered losses, will be returned
- Both the policy and rider must be in force for a 10-year period
- After the policy and rider have been in force for 10 years, premium is returned automatically. The insured does not need to submit a request for return of premium
- A subsequent return of premium period will begin at the end of each 10-year period until 55 years of age, subject to insured's age
- Rider terminates immediately following the first return of premium payment following the insured's 55th birthday
- Premium will be adjusted (decreased) upon rider termination and only premium for the base policy will be required



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Exclusions

We will not pay benefits under the policy for an injury that results, directly or indirectly, from any of the following:

- A sickness
- An accident occurring prior to the completion of your application for insurance
- War or act of war, declared or undeclared, or any act of war, terrorism, riot or insurrection, or service in the armed forces of any country, government, or international organization
- Misuse of medication, or the abuse of drugs or intoxicants, or from having a blood alcohol level greater than the legal amount when the accident occurs
- Committing or attempting to commit a criminal offence or while in prison
- Intentional self-inflicted harm, or attempted suicide or suicide, whether sane or insane
- Participation as a paid professional in sports, or participation in any organized motorized contest of speed, or racing of any kind, or other hazardous activities
- Preventative routine diagnostic procedures, screening, or testing
- Medical or surgical treatment or complications from the treatment, except when required as a direct result of an injury or
- Cosmetic or elective surgery which is not deemed to be medically necessary by your doctor



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Explanation of terms

Term	Definition or meaning
Accident	A sudden, unforeseen and unintentional event due exclusively to an external force of a violent nature beyond your control and occurring while this policy is in force.
Hazardous activities	Pursuits such as scuba diving, rock or cliff climbing, mountaineering, base jumping, caving, boxing, sky diving, parachuting, wing suit flying, hang-gliding, bungee jumping, parkour, motocross, jumping any type of motorized vehicle, rodeo, and any type of mixed martial arts.
Injury	Physical harm or damage sustained by you due to an accident while this policy is in force. Injury does not include any loss that results, directly or indirectly, from: <ul style="list-style-type: none"> a) any disease b) any illness c) any medical ailment(s) that you may have had prior to the Effective Date d) any abnormality arising from repetitive use or repetitive strain or e) any of the conditions or activities listed under the section entitled "When we will not pay for benefits."
Partial disability or partially disabled	The inability to perform one or more but not all of the substantial and material duties of your business or usual occupation (instrumental activities of daily living if not employed). You must be under the regular care of a doctor.
Pre-existing condition	Any condition, illness or sickness, in respect of which, at any time during the consecutive 12 months immediately before the later of the effective date of this policy, or the date it was last reinstated after a lapse: <ul style="list-style-type: none"> a) You incurred any health-related expenses on the advice of a doctor or any other health care practitioner b) You took any prescribed medication c) You consulted a doctor or any other health care practitioner d) You received any health-related care, advice or treatment from a doctor or any other health care practitioner or e) A reasonably prudent person with such symptom(s) would have consulted a doctor or any other health care practitioner <p>A pre-existing condition does not include any condition(s) if you have been free of treatment or advice for such condition(s) for 12 consecutive months. A loss caused by a pre-existing condition is not covered unless such loss begins after 24 months from the Effective Date.</p>



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Explanation of terms (continued)

Term	Definition or meaning
Sickness	Any disease or illness, the symptoms of which first appeared while this policy is in force, including complications of pregnancy diagnosed or treated after the Effective Date and while the policy is in force.
Totally disabled or Total disability	<p>As a result of an accident:</p> <ol style="list-style-type: none"> 1) You are under the care of a doctor and 2) a. For the insured person who has a gainful occupation (or usual occupation) at the time total disability begins, you are unable to perform the substantial and material acts of your gainful occupation (or usual occupation) or <ol style="list-style-type: none"> b. For the insured person who is not employed at his or her usual occupation or at any gainful occupation, is retired, is a student, or is on a leave, at the time total disability begins, you are unable to perform the instrumental activities of daily living. Instrumental activities of daily living are such activities that permit an individual to live independently and include, without limitation, activities such as housework, preparing meals, participating in hobbies, shopping, managing finances, and taking medications as prescribed by a doctor <p>Total disability is deemed to begin with the first medical treatment by a doctor following an accident.</p> <p>If you are receiving any remuneration for substitute work from your usual employer or at your usual place(s) of employment or at your usual place(s) of business, you are deemed not to be totally disabled.</p>



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For purposes of the Insurance Companies Act (Canada), this document was issued in the course of Combined Insurance Company of America's/Compagnie d'assurance Combined d'Amérique's insurance business in Canada.

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