

SIMPLY ESSENTIAL \$ ACCIDENT & SICKNESS

# Simply Essential Accident & Sickness benefits for when you need them most



Accidents and illnesses are unavoidable. But the financial consequences that come with them certainly aren't.

Simply Essential **pays benefits directly to you** when an injury or sickness gets in the way of your work. Giving you much-needed peace of mind while you focus on recovery.

Did you know that one in three people will be disabled for 90 days or more before they reach age 65?<sup>1</sup>



A safety net that helps you cover your childcare costs, bills, groceries and any other expenses.

#### TOTAL DISABILITY

Up to **\$3,000 a month\*** for each accident or sickness, starting on the first day.

**Up to 12 months.**



#### PARTIAL DISABILITY

Up to **\$3,000** for partial disabilities.

**Up to 30 days.**



#### RETURN TO WORK

Up to **\$1,500** following a disability if you can't work full-time.

**Up to 30 days.**



## Your product selection:

Both Accident & Sickness\*



Accident only



Sickness only



\*Based on gross annual income and your benefit selection on the application of insurance.

<sup>1</sup>Source: CLHIA, 2022  
295553 (12/2023)



# With you from the first day of your disability\*

Simply Essential looks out for you 24 hours a day, seven days a week, 365 days a year. Regardless of:



Your occupation or hobbies



Other benefit policies and programs



The severity of accidents or illnesses

## And it rewards commitment

For every year your policy is in force, you'll get an **additional month** added to your Total Disability benefits (for a maximum of **24 months**).

What's more, it's **guaranteed renewable** until age 75, and can't be cancelled due to the number of claims you file. We can only increase your premiums in cases where we apply the same change to every policyholder within the same class.



Get peace of mind with round-the-clock coverage from a century-old insurance leader.



Put your advisor or broker to work for you, and get your free quote.



\*For up to 12 months

