



SIMPLY ESSENTIAL \$ SICKNESS

Disability Income Sickness 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 Sickness Product Guide

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Disability Income Sickness Product Guide

Product description

Overview

Simply Essential Sickness is a disability product designed to provide income protection if an insured is disabled due to a sickness. 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 a sickness

Partial Disability Benefit

- Pays 100% of monthly benefit for up to 30 days if an insured is partially disabled due to a sickness
- 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:	An Insured Qualifies for a Monthly Benefit of:
Less than \$15,000	\$500
\$15,000+	\$750
\$20,000+	\$1,000
\$25,000+	\$1,250
\$30,000+	\$1,500
\$35,000+	\$1,750
\$40,000+	\$2,000
\$45,000+	\$2,250
\$50,000+	\$2,500
\$55,000+	\$2,750
\$60,000+	\$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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Declaration of insurability

- 1) Is anyone applying for coverage currently disabled and have they applied for or are they receiving Disability Benefits?
- 2) Within the past 12 months, has anyone applying for coverage applied for or received any type of Disability Benefits (including Workers' Compensation or Social Security)?
- 3) Within the past five (5) years, has anyone applying for coverage consulted a healthcare professional, undergone a medical exam, diagnostic tests, surgery, or been diagnosed with or prescribed medication, or been recommended to have treatment by a physician for any of the following health problems:
 - a) Heart and circulatory system
 - Heart attack
 - Angina
 - Atrial fibrillation
 - Congestive heart failure
 - Coronary artery disease
 - Heart valve replacement
 - Aneurysm
 - Peripheral vascular disease (poor circulation)
 - b) Nervous system:
 - Alzheimer's disease
 - Dementia
 - Parkinson's disease
 - Cystic fibrosis
 - Cerebral palsy
 - Epilepsy or seizures
 - Amyotrophic lateral sclerosis (Lou Gehrig's disease)
 - Stroke
 - Multiple sclerosis
 - Down's syndrome
 - Transient ischemic attack (TIA)
 - Muscular dystrophy
 - c) Cancer, malignancy or abnormal growths:
 - Cancer of any type
 - Basal cell carcinoma
 - Melanoma
 - Hodgkin's disease
 - Abnormal mammogram
 - Lymphoma
 - Leukemia or any tumor
 - d) Blood, Glandular and endocrine system:
 - Diabetes which requires insulin
 - Diabetes which was diagnosed prior to age 40
 - Hyperthyroidism/hypothyroiditis
 - Hemophilia or a bleeding disorder
 - e) Immune system:
 Has anyone applying for coverage ever had any positive test, treatment for or exposure to:
 - Human Immunodeficiency Virus (HIV)
 - Acquired Immune Deficiency Syndrome (AIDS)
 - AIDS Related Complex (ARC)?
 - f) Alcoholism or drug addiction and criminal offences:
 - Alcoholism or drug addiction
 - Within the past five (5) years, has the proposed insured been arrested, charged, incarcerated, or been convicted of a criminal offence?
 - Within the past two (2) years, have you been charged with careless driving or driving under the influence of alcohol or drugs?
- 4) Within the past five (5) years, has anyone applying for coverage received any medical advice (including referrals to medical profession or taken any prescription medication for any other medical condition(s) not listed above, excluding flu, colds and routine physicals?



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Declaration of insurability (continued)

5) Does the weight of anyone applying for coverage exceed the weight corresponding to that same person's height in the following table?

HEIGHT		BMI < 38.5 MAXIMUM WEIGHT	
Feet & inches	Centimetres	Pounds	Kilograms
4' 7"	140	165	75
4' 8"	142	171	78
4' 9"	145	177	80
4' 10"	147	184	83
4' 11"	150	190	86
5' 0"	152	197	89
5' 1"	155	203	92
5' 2"	157	210	95
5' 3"	160	217	98
5' 4"	163	224	102
5' 5"	165	231	105
5' 6"	168	238	108
5' 7"	170	245	111
5' 8"	173	253	115
5' 9"	175	260	118
5' 10"	178	268	122
5' 11"	180	276	125
6' 0"	183	283	128
6' 1"	185	291	132
6' 2"	188	299	136
6' 3"	191	308	140
6' 4"	193	316	143
6' 5"	196	324	147
6' 6"	198	333	151
6' 7"	201	341	155
6' 8"	203	350	159
6' 9"	206	359	163
6' 10"	208	368	167
6' 11"	211	377	171
7' 0"	213	386	175



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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 a sickness that results, directly or indirectly, from any of the following:

- An injury
- A pre-existing condition, unless the loss caused by the pre-existing condition begins no less than 24 months after the effective date of this policy
- 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
- A mental illness, or substance use disorder, including but not limited to depression, anxiety, stress, burnout, or any psychotic, emotional or behavioral disorders, and disorders related to substance abuse or dependency, or any mental illness without demonstrable organic cause. This exclusion does not apply to senile dementia, including Alzheimer's Disease
- Preventative routine diagnostic procedures, screening or testing
- Any pregnancy and childbirth, unless the pregnancy or childbirth begins after 10 months from the effective date. After 10 months from the effective date, any sickness that results directly or indirectly from any pregnancy or childbirth, including complications of pregnancy, will be treated as any other Sickness 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.
Injury	Physical harm or damage sustained by you due to an accident. Injury does not include any loss that results, directly or indirectly, from disease or illness or from any of the conditions or activities listed under the section entitled <i>"When we will not pay the benefit"</i> .
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	<p>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:</p> <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	<p>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. Sickness does not include any disease or illness that results, directly or indirectly, from any of the conditions or activities listed under the section entitled “<i>When we will not pay the benefit</i>”.</p> <p>All recurrent sicknesses attributable to a same or related cause are considered to be the continuation of a single and same sickness. A recurrent sickness will be considered a new sickness, even if it is attributable to a same or related cause, if and only if one hundred eighty (180) days have elapsed following any benefit which has been paid under this policy.</p>
Totally disabled or total disability	<p>Totally disabled or total disability means that, as a result of a sickness:</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 a sickness.</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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