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Life Insurance

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Connect with licensed Canadian insurance advisors who help you understand your insurance needs, get the best quotes, and submit your application when you are ready

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Calculate your life insurance needs in seconds.

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- [How much does life insurance cost?](#)

- [How much life insurance do I need?](#)
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- [What is covered under critical illness insurance?](#)

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- [Is critical illness insurance worth it?](#)
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- [What is an Attending Physician Statement \(APS\)?](#)

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- [Best visitors insurance companies in Canada](#)

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Reviews

- [The best health & dental insurance in Canada](#)

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- [The Ultimate Guide to Employee Benefits in Canada](#)
- [Understanding how group health insurance works](#)
- [Types of group health benefits plans in Canada](#)

Common Questions

- [Is critical illness insurance part of an employee benefits plan?](#)
- [Do employee benefits cover mental health?](#)
- [Does an employee benefit plan include group accident insurance?](#)

Reviews

- [Best group insurance companies](#)

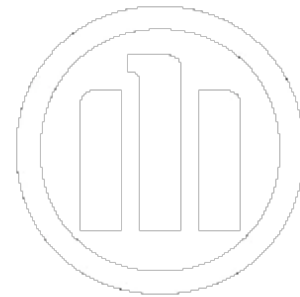
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Trusted by Canadians

5/5 Rating

100% of customers recommend us
The Best Canadian Insurance Advisor

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The Gold Standard

They are the Gold Standard of Client Experience. The whole process was simple, hassle-free, uber transparent and all of this at no cost. Our advisor's knowledge and attitude reeled us in from the first call. We felt as if we were premium clients."

Lipika

Knowledgeable and helpful

Very knowledgeable and helpful in determining the best plans for my son and I and he took the stress out of the process. Fully explained all of the options available to me, and answered all of my questions. I know that I made an informed decision about my health coverage."

Franz T

Skeptical to believer

First I was skeptical about high reviews but anyways PolicyAdvisor. I could see that they are trying to give best details they have and guide us to choose policy rather than selling it. Rarely I type in reviews. I can say that PolicyAdvisor is worth getting these high reviews and I would highly recommend them."

Meenakshi N

Excellent service

Thank you for the excellent customer service. You've been very supportive in all our questions. After the video call, he didn't really push to sell. We appreciate your time, and support in giving us updates and follow-ups and phone calls until we got approved. "

Jessa Y

Genuinely Cared

My advisor genuinely cared about making sure I was comfortable and informed throughout the process, and patiently answered my many questions. He also always followed up to make sure I was up to date on my application process."

Jessica F

Simpler than expected

Answer all our questions in a timely manner, and the process was much more simple than I was expecting. We had our life insurance sorted and approved within a few days. I really like that they did the comparisons of policies for us. "

Joanne V

Life Insurance made easy

Was looking for a life insurance policy and the search was exhausting by conventional means, until I found PolicyAdvisor. My representative was excellent, and explained all my options and preferred quotes. Life Insurance made easy, thank you all at PolicyAdvisor."

Pedro

Unbiased advice

If you're looking for best rate and an advisor, I would highly recommend PolicyAdvisor. They are expert in finding the best insurance provider. They are reliable and give unbiased advise. I'm glad I came across Policy Advisor online as they helped get my insurance approved."

Zeny D

A walk in the park

I was able to derive a personalized quote within a minute. From there on it was as smooth as taking a walk in the park. I did not have to wait in long lines, could chart my progress, and had full control of my application."

Mayank

Super easy

I'd previously reached out to one of the big insurance companies directly but found them so unresponsive and uninterested. I'm glad we found PolicyAdvisor. They made comparing options easy so we found something that worked for our needs.\n"

Lindsay

The Gold Standard

They are the Gold Standard of Client Experience. The whole process was simple, hassle-free, uber transparent and all of this at no cost. Our advisor's knowledge and attitude reeled us in from the first call. We felt as if we were premium clients."

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Franz T

What is disability insurance?

Disability insurance provides a monthly benefit (in the form of a cash payment) to partly replace income you lose while you are recovering from an illness or injury. This payment helps minimize the financial and emotional impact of not receiving your paycheck.

How does disability insurance work in Canada?

Disability insurance offers you protection against loss of income by replacing a substantial portion of your paycheck if you become disabled.

The insurance company typically agrees to replace 60 to 85 percent of your regular income, regardless of whether the loss of your earning ability was due to a sudden accident or a degenerative illness.

This 'benefit' payment is made to you until you return to good health (i.e. resume working) or until the end of your disability coverage period – whichever comes earlier. The amount of the monthly benefit depends on the amount of coverage you take and other factors like the waiting period and occupation definition you choose.

[Learn more about how disability insurance works.](#)

Some assume they have full disability coverage through their work disability insurance (known as group disability insurance) or another policy they may have like critical illness insurance. Unfortunately, this is not typically the case. While it's possible you have limited coverage through your work, individual disability insurance coverage often goes beyond the protection limitations of other forms of coverage you may already have.

[Learn more about the differences between critical illness and disability insurance.](#)

Group disability insurance is purchased by your employer who offers it to you, the employee. Because the employer has purchased this policy, essentially in bulk for the company, they might receive a discounted rate compared to the cost of individually insuring each employee. However, as a result, coverage is limited. The employers get to pick the coverage for you and they may also change it from year to year. With an individual policy, you get to decide what coverages you need and how much you pay for it.

[Learn more about the differences between group and individual disability coverage.](#)

Should I get Disability Insurance?

Absolutely, one should get disability insurance and protect their livelihood.

Disability coverage is a must-have for:

- Those who depend on regular income to pay for rent or mortgage costs
- Those who need a paycheck to support family or other regular living expenses

- Those with limited access to savings to maintain their current lifestyle for an extended amount of time

Serious illness, debilitating injuries, mental health, and other issues which require lengthy hospital stays are common in Canada. **Around 1 in 7 Canadians have a disability. Additionally, 33% of workers between ages 30-64 will experience a disability for longer than 90 days.** While health care covers the cost of treatment, it does not cover lost wages from missing work.

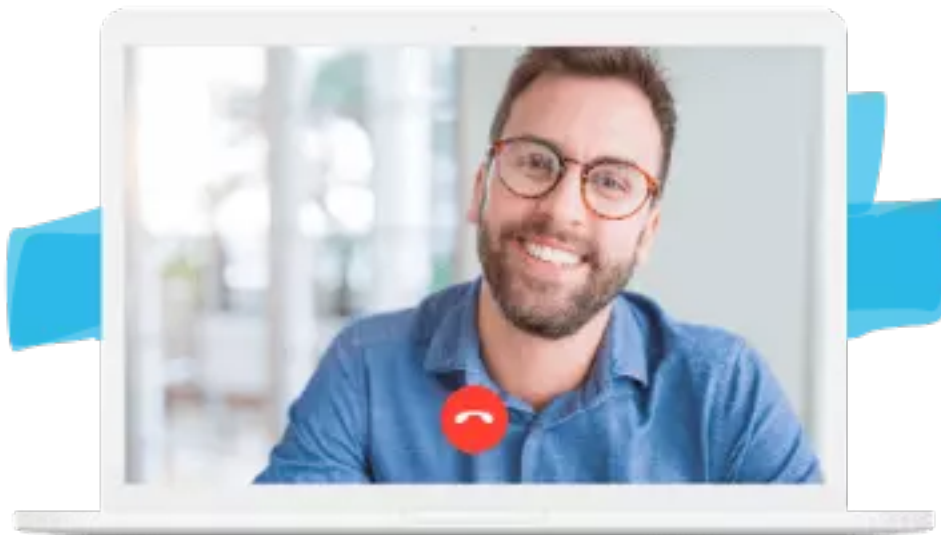
If you are one of the majority of Canadians that depends on your ability to earn a paycheque to maintain your quality of life, a disability insurance policy is worth it. You can use the proceeds in several ways while you recover:

- Income replacement
- Ongoing expenses
- Doctor consultation
- Rehabilitation

Disability Insurance Quotes

Go ahead and try it out. It takes less than 2 minutes.

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Call 1-888-601-9980 to speak to our licensed advisors right away, or book some time with them.

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Do I need supplemental disability insurance?

There are some clear factors you can consider when deciding whether you need to purchase supplemental disability insurance. With a supplemental (or independent) disability insurance policy, you own your coverage. This is the opposite of a group plan, where the policy administrator (such as your employer) owns the policy and controls its details.

With supplemental disability insurance, you can seek the maximum coverage amount your individual circumstances allow and add additional top-ups to make it the perfect policy for you.

The coverage is portable: it goes wherever you go, regardless of whether you change employers or make new friends with new group memberships. Your cost of insurance will not change unless you increase the coverage amount.

With so much depending on your earning ability, group disability plans may not be enough. Instead, consider supplemental disability coverage.

Can I buy disability insurance on my own?

Yes, you can apply for your own disability insurance policy, which you own outright and does not belong to your employer (workplace benefits) or your association or group (a collection of professionals like doctors, dentists, etc).

Does term life insurance cover disability?

No, term life insurance does not cover lost income due to disability in Canada.

However, if you are contemplating getting term life insurance soon, you may have the ability to add a disability insurance rider to your policy as an optional benefit.

Many insurance providers have coverage options for disability or critical illness riders that can supplement your income should you fall ill.

Your best bet is to speak to one of our licensed insurance advisors to see what coverage is best for your situation.

[Learn more about whether term life insurance covers disability](#)

Is disability insurance taxable?

The answer is ... maybe. Disability income may or may not be subject to income tax depending on whether the policy premium was funded with pre-tax or after-tax dollars.

If you are paid out by a policy that was fully or partly paid by your employer or group association, you will be taxed when you receive the monthly payment.

However, for disability plans you pay entirely on your own you do not pay taxes on your payout. If you are paying the full price for premiums throughout your coverage period, and do not claim them as tax-deductible business expenses, you will not be taxed on the payout during the benefit periods upon filing a claim.

Short term disability insurance Vs. Long term disability insurance

The major difference between short term disability insurance and long term disability insurance can usually be narrowed down to the length and severity of an injury or illness.

Short term disability insurance is generally part of one's workplace benefits and provides a weekly sum of cash while you're recovering.

Long-term disability insurance is meant to replace or augment a portion of your income should you become injured or ill and it affects your ability to work for an extended period of time.

Short Term Disability Insurance	VS	Long Term Disability Insurance
Limited time coverage, usually for 6 to 26 weeks		Common coverage terms are 2 years, 5 years, or longer period of time up to age 65

Short Term Disability Insurance	VS	Long Term Disability Insurance
Usually offered through employers		Generally purchased individually, to supplement employer coverage
Provides weekly income replacement		Provides monthly benefit for income replacement
Benefits can begin 1-14 days after disability		Benefits begin after short-term disability waiting period is over
Typically claimed for temporary health issues such as sports injuries, back problems, infections, soft tissue injury, etc.		Typically claimed for a mental health issue, musculoskeletal issue, accidental injury, physical disability, etc.

Who offers the best disability insurance in Canada?



PolicyAdvisor helps Canadians find the best disability insurance policy for their income protection needs. But let's be frank. There is no best disability insurance company. There is – however – the best company for YOU.

Canada is home to many established insurance companies that offer short and long term policies. For example, Manulife, RBC Disability Insurance, Canada Life, Desjardins, and Industrial Alliance (iA) are some industry leaders that we work with to set up disability insurance.

At PolicyAdvisor, we work with the best disability insurance companies. We have compiled extensive research to provide you with the best quotes. We vouch for any disability insurance company we represent and you come across using our online tools. We are happy to speak with you regarding your disability insurance advice needs.

What is the definition of disability?

There are three different kinds of disability coverage one can purchase. Own, Regular, and Any.

- **Own-Occupation:** A policy with an own-occupation definition protects your ability to work in your specific profession. There are no restrictions: for instance, you can continue to receive benefit payments even if you're able to work in another occupation or in any other capacity.
- **Regular-Occupation:** A policy with a "Regular Occupation" definition also protects your ability to work in your pre-injury occupation or one fitting your experience and level of education. If you choose to work in a different occupation, your benefits will be reduced, or fully withdrawn.
- **Any-Occupation:** This is the most stringent definition of disability that can be covered in a disability insurance policy. Under this type of policy, you may be ineligible to receive benefits if you can work in any other job.

[Learn more about the definition of disability.](#)

Frequently asked questions

What is covered under disability income insurance?

How much is the cost of disability insurance?

Does my age or smoking status affect my disability premium?

Will my occupation affect how much I have to pay for a disability policy?

Can I apply for disability coverage if I am already ill or injured?

Do I need disability insurance if I already have coverage elsewhere?



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