



COMBINED DISABILITY \$

Accident

An insurance policy that pays benefits directly to you when an accident prevents you from working.



Let's See What Monthly Benefit Amount You Qualify For

If you're currently employed, match the monthly benefit amount to your gross annual income:

TO QUALIFY FOR A MONTHLY BENEFIT OF:	YOUR GROSS ANNUAL INCOME REQUIREMENT IS:
\$500	N/A
\$750	\$15,000 or higher
\$1,000	\$20,000 or higher
\$1,250*	\$25,000 or higher
\$1,500*	\$30,000 or higher
\$1,750*	\$35,000 or higher
\$2,000*	\$40,000 or higher
\$2,250*	\$45,000 or higher
\$2,500*	\$50,000 or higher
\$2,750*	\$55,000 or higher
\$3,000*	\$60,000 or higher

* Requires income verification.

Because Suffering From an Accident Can Also Hurt Your Income

No one plans on getting hurt and some of us can only manage a day or two without pay. The extra protection from Combined Accident Disability works to safeguard your income.

The Combined Accident Disability Plan:



Pays up to \$3,000 a month for each accident, starting the first day you can't work.



Pays up to \$3,000 a month if you are partially disabled for a maximum of 30 days.



If you still cannot work full-time after Total Disability, the Return to Work benefit pays you up to \$1,500 for a maximum of 30 days.



Protects you from any accident whether:

- In a car, bus, taxi, truck, train, motorcycle, boat, ATV, or any recreational vehicle
- Hunting, fishing, or participating in any sport or recreational activity
- Fire or smoke inhalation



Covers you regardless of your occupation or hobbies,* 24 hours a day, 7 days a week, 365 days a year.



Pays benefits directly to you in addition to benefits provided by any other insurance policy, Workers' Compensation, or any government employment insurance program.



If selected, returns 50% or 100% of your premium, less claims paid, after being in force for 20 consecutive years or upon death after being in force 10 consecutive year, subject to policy terms and limitations.

* Exclusions may apply.

The Combined Accident Disability Plan Covers You in Four Important Ways

01

BENEFIT	BENEFIT AMOUNT*
Total Disability (up to 6 months)	Up to \$3,000 per month

We will pay a benefit directly to you up to \$3,000 a month for up to 6 months if your accident results in Total Disability.

Also, we will pay you an additional monthly disability benefit for each additional year your policy is in force at the time you become disabled for a total maximum of 24 months, including the 6 month base benefit.

For example, if you suffer Total Disability during your 12th policy year, we will pay an additional 12 months of benefits for a total of 18 months.

* Based on Annual Gross Income.

This is how your benefit period grows over time. The longer you have the policy, the bigger the benefit.

POLICY ANNIVERSARY YEAR	BASE BENEFIT PERIOD	ACCUMULATION BENEFIT PERIOD	NEW TOTAL BENEFIT PERIOD
1	6 months	+ 1 month	7 months
6	6 months	+ 6 months	12 months
12	6 months	+ 12 months	18 months
18	6 months	+ 18 months	24 months

After 18 years, the Total Disability benefit is 24 months , as seen below.

YOUR ANNUAL GROSS INCOME (OR HIGHER)	YOUR BASE MONTHLY BENEFIT (UP TO SIX MONTHS)	YOUR TOTAL DISABILITY BENEFIT (FOR SIX MONTHS)		ACCUMULATION BENEFIT FOR 18 YEARS (ADDITIONAL 18 MONTHS)		TOTAL BENEFIT (24 MONTHS OF TOTAL DISABILITY)
\$15,000	\$750/month	\$4,500		\$13,500		\$18,000
\$25,000	\$1,250/month	\$7,500	+	\$22,500	=	\$30,000
\$30,000	\$1,500/month	\$9,000		\$27,000		\$36,000
\$40,000	\$2,000/month	\$12,000		\$36,000		\$48,000
\$60,000	\$3,000/month	\$18,000		\$54,000		\$72,000

02

BENEFIT

BENEFIT AMOUNT*

Partial Disability (for a maximum of 30 days)

Up to \$3,000**

We will pay a benefit directly to you up to \$3,000 per accident if you should become partially disabled, for up to 30 days.

TCN

03

BENEFIT

BENEFIT AMOUNT*

Return to Work (for a maximum of 30 days)

Up to \$1,500**

We will pay a benefit directly to you up to \$1,500 per accident if you are partially disabled following Total Disability for up to 30 days.

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04

BENEFIT

BENEFIT AMOUNT*

Return of Premium Rider (optional)

Up to 50% or 100% of the initial premium paid for policy and rider, less any claims paid

We will return up to 50% or 100%** of your initial premium payments, less any claims paid, after the policy and this rider are in force for 20 consecutive years, or in the event of your death if the policy and this rider have been in force for at least 10 consecutive years.

Prospects between age 16 to 54 only

* Based on Annual Gross Income.

** Benefit is as per your selection on the application for insurance.

No Benefits Will Be Payable for Losses Resulting From:

- ∞ A sickness
- ∞ An accident occurring prior to the effective date of your coverage
- ∞ A pre-existing condition, unless the loss caused by the pre-existing condition begins after 24 months from the effective date
- ∞ War or act of war, declared or undeclared
- ∞ Cosmetic or elective surgery
- ∞ Suicide or intentionally self-inflicted injury
- ∞ Misuse of medication, drugs or intoxicants, or having a blood alcohol level above legal limit
- ∞ Committing a criminal act or while in prison
- ∞ Medical or surgical treatment/complications from the treatment, except when as a direct result of an injury
- ∞ 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 such as scuba diving, rock or cliff climbing, mountaineering, base jumping, caving, boxing, sky diving, parachuting, wingsuit flying, hang-gliding, bungee jumping, parkour, motocross, jumping any type of motorized vehicle, rodeo, or any type of mixed martial arts
- ∞ Preventative routine diagnostic procedures, screening or testing

Note: This is a brief description of the policy. See the policy for complete details of definitions, benefits and exclusions/limitations.

**IMPORTANT
NOTES**

- This policy is guaranteed renewable until age 75, at which time it terminates. Your policy will not be cancelled due to the number of claims you file.
- The Company may increase your premium, but only if we change everyone within the same class (for example, all policyholders with this product in the province).
- Any loss must begin, or be prescribed or scheduled, within 90 days of the accident.

Note: This is a brief description of the policy. See the policy for complete details of definitions, benefits and exclusions/limitations.

How Combined Accident Disability Plan Will Work for You:



- ∞ Pays benefits directly to you when you need it most
- ∞ Pays in addition to other benefits you receive
- ∞ Protects you with up to six (6) full months of coverage, which increases one month per year for every year in force up to 24 months
- ∞ Affordable protection that helps you take care of yourself and your family
- ∞ Your policy is guaranteed renewable until age 75, at which time it terminates, so your policy will not be cancelled due to the number of claims you file
- ∞ Gives you peace of mind when you need it most so you can focus on getting better
- ∞ The service, strength, and security of our company has protected generations of satisfied customers since 1922

Benefits are paid directly to you so you can use the cash as you wish to help pay for unexpected expenses like:

- ∞ Loss of income
- ∞ Mortgage or rent
- ∞ Loan and credit card payments
- ∞ Children's education
- ∞ Groceries or utilities
- ∞ Household help
- ∞ Unpaid medical bills



**Combined Insurance
Company of America**

**Compagnie d'assurance
Combined d'Amérique**

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