



# Personal Injury Insurance



**NATIONAL  
BANK**

---

INSURANCE

# A helping hand to get you back on your feet

---

**ProActive, Personal Injury Insurance**, helps you maintain your quality of life and financial independence.

In the event of an accident or injury, you benefit from optimal support to help you recover with peace of mind:

- Take advantage of all the benefits of **Medical Care Assistance**, a personalized support plan that gives you access to top medical care resources
- Receive benefits of up to **\$18,750** per accident, to use as you see fit
- In the event of an accident that leads to your death, your beneficiary can obtain a benefit of up to **\$18,750**
- Your acceptance is **guaranteed**

You will be insured for life and can claim multiple times under your **ProActive** policy. You also have 30 days to review your policy for satisfaction guaranteed.



Every year, approximately  
4 million Canadians suffer  
injuries that limit their  
day-to-day activities<sup>1</sup>.

An accident can happen to anyone and can result in many unexpected expenses. How would your finances and quality of life be affected if you were no longer able to work?

**Get peace of mind with ProActive, Personal Injury Insurance!**

---

## An exclusive assistance plan

---

When you sign up for **ProActive**, you also benefit from **Medical Care Assistance**, a comprehensive support service that includes:

- Home assistance to give you the help you need during your recovery
- Complete assistance to coordinate your appointments and transportation
- Concierge service to direct you toward the most suitable medical resources
- Dedicated telephone line for health information and advice
- Access to the expertise of qualified specialists for a second medical opinion

Some **Medical Care Assistance** services are accessible at all times, regardless of whether or not you are injured!

<sup>1</sup> Statistics Canada, Community Health Survey.

---

## Made-to-measure coverage

---

**ProActive** can be customized to your budget and offers 3 levels of coverage. Based on the level chosen, you benefit from financial support up to:

- **\$187,500** in the event of paralysis
- **\$18,750** per accident in the event of fracture, dislocation or burn

The benefits are **non-taxable** and paid to you in full, even if:

- You already receive benefits from a private or government plan
- You are not hospitalized or do not miss a day of work

**Concentrate on your  
recovery, we'll take care  
of your financial security!**

You can use these amounts as you see fit:

- To pay for recovery care, private nursing or more specialized services such as physiotherapy or chiropractic
- To pay for housekeeping or catering services
- To make changes to your home, as needed



# Your satisfaction is guaranteed!

---

If you are between the ages of 18 and 75, your acceptance is guaranteed!

The first premium payment will be withdrawn from your account 10 days after your enrolment. If, for any reason, you are not fully satisfied, simply return your policy to us within 30 days and you will receive a full refund of all the premiums paid, with **no obligation** on your part.

---

## Two benefits are better than one!

---

For every accident, **ProActive** insurance helps you stay financially independent with two benefits:

➤ **Injury benefit**

➤ **Recovery benefit**, equal to 25% of your Injury benefit

Consult the following benefits table to find out how much financial support you could receive.

# Benefits table\*

INJURY	INJURY BENEFITS		
	Level 1	Level 2	Level 3
<b>Paralysis</b>			
Loss of use of 2 or more limbs	\$50,000	\$100,000	\$150,000
<b>All fractures to</b>			
Neck (cervical vertebrae)	\$5,000	\$10,000	\$15,000
Hip, pelvis	\$4,000	\$8,000	\$12,000
Skull	\$2,500	\$5,000	\$7,500
Thigh, heel, upper arm	\$2,000	\$4,000	\$6,000
Ankle, leg, elbow, shoulder blade	\$1,750	\$3,500	\$5,250
Lower jaw, collarbone	\$1,500	\$3,000	\$4,500
Lower arm, wrist	\$1,250	\$2,500	\$3,750
Vertebrae (each, excluding cervical vertebrae)	\$1,000	\$2,000	\$3,000
Sternum, kneecap, cheekbone	\$750	\$1,500	\$2,250
Hand (excluding fingers, thumbs and wrists), foot (excluding toes and heel), coccyx	\$500	\$1,000	\$1,500
Nose	\$200	\$400	\$600
Rib (each)	\$150	\$300	\$450
Toes, thumbs, fingers (each)	\$50	\$100	\$150
<b>Dislocations*</b>			
Hip, knee, wrist, elbow, ankle, shoulder blade, collarbone, jaw	\$1,000	\$2,000	\$3,000
Thumb	\$100	\$200	\$300
Toes, fingers (each, excluding thumb)	\$50	\$100	\$150
<b>Burns (second or third degree)</b>			
Over 27% of total body surface	\$3,000	\$6,000	\$9,000
Over 18% and up to 27% of total body surface	\$2,000	\$4,000	\$6,000
Over 9% and up to 18% of total body surface	\$1,500	\$3,000	\$4,500
From 5% to 9% of total body surface	\$750	\$1,500	\$2,250

ACCIDENTAL DEATH BENEFITS		
\$6,250	\$12,500	\$18,750

MONTHLY PREMIUMS		
Level 1	Level 2	Level 3
\$9.95	\$17.95	\$24.95

RECOVERY BENEFIT

For every injury, you receive an additional benefit equal to **25% of the Injury benefit.**

For example, an individual insured at level 2 receives \$10,000 when he fractures his hip.

$\$8,000 + 25\% \text{ of } \$8,000 = \$10,000$

+25%

of the Injury benefit

\*The insurance policy contains the definition of terms, full details on benefits as well as any exclusions, restrictions and limitations that may apply.



### **BANKING**

Simplifying your day-to-day banking transactions.



### **FINANCING**

Helping you carry out the projects that are important to you.



### **INVESTING**

Customizing solutions and advice for your short-term projects and retirement plans.



### **PROTECTING**

Insuring you and your assets for your peace of mind.



### **TRANSFERRING**

Making sure your estate is transferred to your loved ones.



### **DOING BUSINESS**

Helping decision-makers grow their business.

❖ Should you have any questions, do not hesitate to contact us.

514-871-7500  
1-877-871-7500

**[insurance@nbc.ca](mailto:insurance@nbc.ca)**

Insurer: National Bank Life Insurance Company.

National Bank Insurance is a trademark used by National Bank of Canada and some of its subsidiaries.

Proactive, Personal Injury Insurance provides individual coverage and is only available to residents of Canada.

Medical Care Assistance is a trademark of National Bank of Canada, used under licence by NBC Assistance Inc.

This brochure is for informational purposes only. It is not an insurance contract.

