

Self-employed. Running a business.

You didn't plan on quitting early today because you had an accident.

But perhaps you should. An accident can happen to anyone, at anytime. Don't let an accident also ruin the goals you've set for your business.

What would you do?

Imagine for a moment that you were to become seriously disabled due to an accident. Consider how difficult it would be for you to continue managing your monthly business expenses in addition to any additional costs related to medical treatments. Where would the money come from for these expenses? How would you earn a living?

Apply for Personal Accident Disability Insurance. It's easy.

There are many ways Personal Accident Disability Insurance can be a tremendous help to you. It protects you by providing a monthly benefit to pay for your medical expenses, replace lost personal earnings or could help keep your business running if

injury prevents you from performing your day-to-day activities, whatever those activities may be. This helps ensure that you and the business you have built through hard work is protected during these difficult times.

We know time is money for small business owners and that your time is extremely valuable. That's why we created a plan that is simple and easy to apply for.

Designed with your needs in mind

Being self-employed offers many rewards but also has its fair share of challenges. Buying a reasonably priced compensation plan shouldn't be one of them and that's why we have created a unique plan designed for your unique needs.

Unique features

- Accident Coverage 24 hours a day – not just at work
- Eligible benefit can include the value of both personal earnings and business overhead expenses
- No medical required for accident benefits at time of application
- Affordable premiums with reduced rates for those with W.S.I.B. coverage

What is covered?

Our Personal Accident Disability Insurance Plan is designed to protect your most valuable asset; your ability to work and earn a living.

For only a few cents a day Personal Accident Disability Insurance offers you the peace of mind that comes with knowing you are protected – at home, work or play, 24 hours a day, anywhere in the world.

If you are injured because of an accident, your coverage includes:

- Total and partial monthly disability benefits, where you choose the amount – including a 5-year regular occupation benefit when benefits are chosen for longer than 2 years
- Immediate coverage, continuing for the full benefit period when an accident results in a loss of sight, hearing, speech or limbs
- Up to \$36,500 of accident-related hospitalization coverage
- Coverage of ambulance costs if you have an accident
- A rehabilitation benefit to help you quickly get back to your regular day-to-day activities
- Accidental death benefit of \$10,000 or more, plus a death benefit if you die while receiving claim benefits

Choose a Plan that meets your needs and keeps you in control

- Select a monthly benefit up to \$6,000
- Choose whether benefits begin on the very first day of disability, after 1 month or after 4 months
- Benefits can cover you up to 2 years, 5 years, or to age 65, and they continue to be payable up to age 90

Additional options for your specific needs

- **Sickness Disability** matches your Accident Plan for full illness and injury disability protection
- **Sickness Hospitalization** provides daily benefits for hospital and convalescence costs over and above any other coverage you may have
- **Accident Excess Medical** covers drugs, equipment, therapy and more over and above any other coverage you may have
- **Accidental Death and Dismemberment** protection
- **Additional Accidental Death** protects up to \$300,000 over and above built-in death benefits
- **Non-Occupational Loss of Income** provides an economical option to compliment coverage provided in a Worker's Compensation Plan



Protection. Designed with your needs in mind.

Return of Premium Option

When you select this option, we will refund all of the premiums you have paid less any benefit amounts you received, provided your coverage has remained in force for 20 consecutive years. Alternatively, you can choose the Return of Premium on Death option.

Apart from the following exceptions, you will be covered for any accident, 24 hours a day, anywhere in the world.

What is not covered?

No benefits are payable for an accident or injury that results from: an act of war; elective medical treatment; suicide or self-inflicted injuries; committing a criminal offense or while in prison; the misuse of medication or the abuse of drugs or intoxicants; air travel (other than on a commercial aircraft); participation in professional sports or

hazardous activities, such as scuba diving, boxing, parachuting, rock/cliff climbing, skydiving, hang-gliding, bungee jumping or a motorized contest of speed.

No benefits are payable for sickness unless the Sickness Disability Rider is included.

Limitations of coverage

Strains or sprains are covered for a maximum of 2 months for each accident with no limit on the number of accidents. Pre-existing conditions are only covered after 12 months.

Back or neck injuries are covered for a maximum of 2 months for each accident. If there is evidence of the injury on diagnostic medical imaging tests, further benefits may be payable.

Benefits may be integrated at the time of claim, but only if your monthly benefit is more than \$2,000. At the time of claim, no proof of income is required if your monthly benefit is \$2,000 or less.

For more information, contact your advisor.

 **Manulife Financial**
| For your future™

Self-Employed and Small Business Owners



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strong reliable trustworthy forward-thinking

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Disability Insurance
and Cash Hospital

