



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, including but not limited to: scuba diving, boxing, parachuting, parasailing, 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 for total disability benefits

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 and you submit proof of income at the time of claim. If your benefit is \$2,000 or less, no proof of income is required at the time of claim.

For more information, contact your advisor.



Self-Employed and Small Business Owners



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 up to \$300,000
- **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 complement coverage provided in a Worker's Compensation Plan
- **Strain and Sprain Rider** provides an extended benefit period
- **Return of Premium** options



Personal Accident Disability Insurance is offered through **The Manufacturers Life Insurance Company (Manulife).**

Plans underwritten by The Manufacturers Life Insurance Company. Manulife, the Block Design, the Four Cube Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence. © 2015 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 4213, Stn A, Toronto, ON M5W 5M3.

AF5004E (09/2015)

15.5049

Personal Accident Disability Insurance

The Manufacturers Life Insurance Company



What is covered?

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

Personal Accident Disability Insurance offers you added security and protection – at home, work or play, 24 hours a day, anywhere in the world.

Personal Accident Disability Insurance. Applying is easy.

There are many ways Personal Accident Disability Insurance can be a big help to you. It provides a monthly benefit to pay for your medical expenses, to replace lost personal earnings, or to 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 are protected during difficult times.

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



Self-employed.
Running a business.

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

An accident can happen to anyone, at anytime. Don't let an accident affect the success of your business.

What would you do?

Imagine for a moment that you were to become seriously disabled due to an accident. How would you manage your monthly business expenses in addition to medical treatment costs? Where would the money come from for these expenses? How would you earn a living?



Designed with your needs in mind

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

24 Hour Compensation Plan

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 exam required for accident benefits at time of application
- Affordable premiums with reduced rates for those with Workplace Safety and Insurance Board (WSIB) coverage

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

- Total and partial disability monthly benefits, where you choose the amount – including a 5-year regular occupation benefit when the benefit period chosen is longer than 2 years

- Immediate benefit payment, continuing for the full benefit period, when an accident results in a permanent loss of sight, hearing, speech or limbs
- \$100 per day up to 1 year for accident-related hospitalization – paid in addition to monthly accident benefit
- Up to \$100 ambulance benefit per accident
- A rehabilitation benefit to help you quickly get back to your regular day-to-day activities
- Built-in accidental death benefit of \$10,000 or more
- An additional death benefit of up to 3 times the last monthly payable accident claims benefit if you die while receiving 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 for 2 years, for 5 years, or up to age 65
- Guaranteed renewable to age 90

