

## Disability Insurance

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### The Disability Insurance Program

#### Protecting your most valuable asset - your ability to work and earn a living

Protect everything you've worked so hard for with a comprehensive Disability Insurance Program that pays monthly benefits and lump-sum payments in the event of injury or illness. The enVia Income Protection Program offers 24/7 coverage

#### Why you need it

Disability Insurance should be the number one priority in terms of benefit protection because, unless a person is very wealthy, one cannot normally self-insure the ability to work.

Although many people think first about dental insurance, for example, because of an impending expense for major dental work, a much sounder approach is to have Disability Insurance in place first, and if necessary, finance over time any infrequent major expense. It just makes sense to protect the asset that's most valuable - your ability to earn an income makes possible all the other elements of your life.

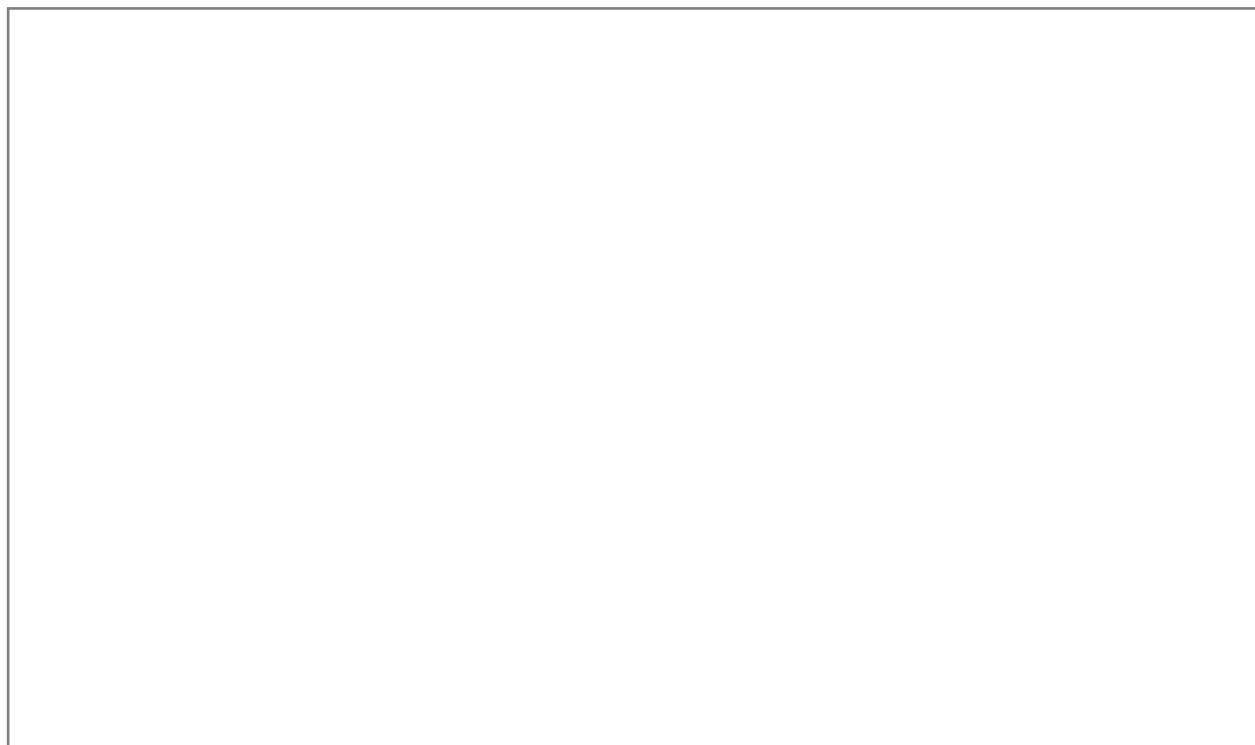
#### What would you do?

It's by far your most valuable asset: your ability to work and earn an income.

Yet more than half of working Canadians have not purchased disability insurance to protect this asset, perhaps simply hoping nothing will ever happen to them.

While none of us wish to contemplate misfortune, the truth is that disability has no respect for age, gender, occupation or position when it strikes unexpectedly through sudden illness or accident.

#### A quick overview of the enVia Income Protection Program:



**An affordable solution**

The primary concern of most people is their ability to meet their ongoing financial obligations in the event of temporary or long term disability. How would you or you and your family survive financially if you became disabled and unable to work?

The enVia Income Protection Program can help you meet your protection needs at a reasonable & competitive cost, while providing you and your loved ones with comprehensive protection against loss of income due to illness injury or death.

**No medicals required**

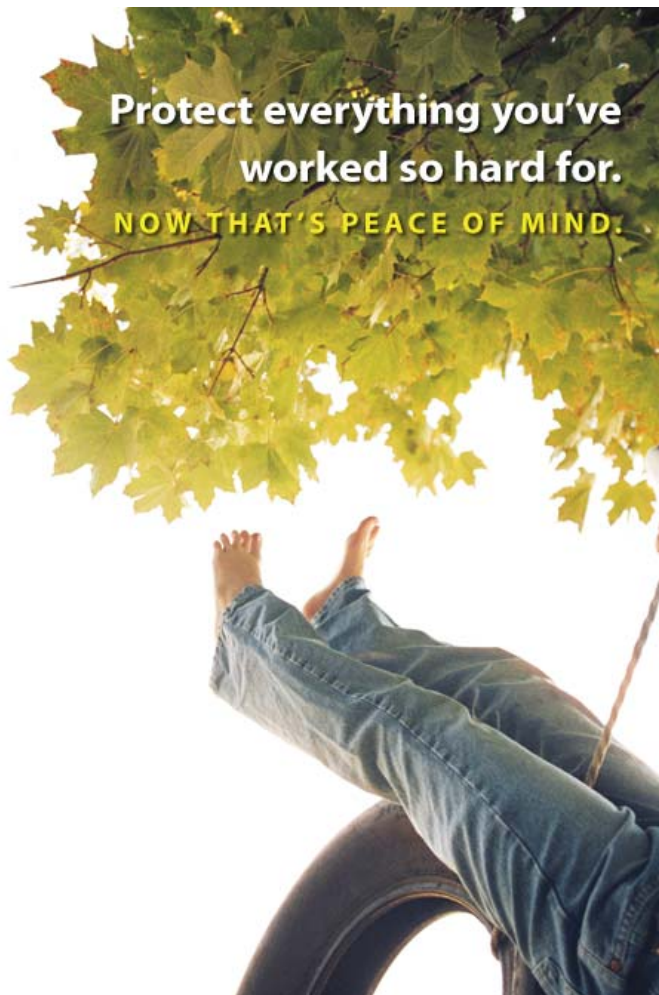
No medical examinations are required. Instead, satisfactory Health Evidence is required in the form of a Personal Health Declaration, and a separate Health Statement for the Critical Illness. All such information is confidential, shared only among the Program Administrator and Insurers/Service Providers.

**How to apply**

Complete the [Application Form and Health Declaration](#), indicating your benefit choices and providing the personal information requested.

Please answer the Health Questions fully and accurately, and provide explanatory details as required, and sign the forms and return to the address indicated.

Coverage commences on the first of the month following or coincident with the Insurer's approval. Monthly premium payments will be debited from your bank account.



You choose the coverage that meets your personal needs

**Modular design provides real-world, needs-related coverage options**

The enVia Income Protection Program is modular in design, allowing you to purchase the entire program as one all-encompassing "umbrella", or any of the individual component benefits based on your needs.



**1 Temporary Total Disability (TTD)**

A weekly income TTD benefit of 66.7% of weekly earnings for a maximum duration of 24 months, following a 30 day waiting period. The benefit payable is not reduced by any disability benefits for which you may be eligible from the C/QPP or E.I. The benefit may be purchased to provide protection for disabilities resulting from an accident only, or as the result of an injury or illness. Maximum benefit of \$1,000 per week. Subject to insurer's approval of a Personal Health Statement.

**2 Permanent Total Disability (PTD)**

Provides a lump sum, tax-free benefit equal to 5 X gross annual earnings (up to a maximum of \$500,000) in the event that you are "permanently and totally" disabled after 25 months, and unable to "engage in any occupation or employment for which you are fitted by reason of education, training or experience for the remainder of your life". Once PTD is determined, the lump sum payment is made and no further ongoing proof of disability is required as is the case under a traditional plan. Subject to insurer's approval of a Personal Health Statement.



**3 Accidental Death & Dismemberment (AD&D)**

A lump sum, tax-free benefit of up to \$500,000 payable in the event of accidental death or



dismemberment, paralysis, loss of use, loss of vision, hearing, etc. This benefit is payable in addition to any benefits payable under the TTD and PTD benefits. Provides 24 hour, 365 days per year coverage, available in units of \$50,000 up to a maximum of \$500,000. No health evidence is required.



**4 Life Insurance**

**Peace of mind for you and your dependents.** Participants may purchase optional Life Insurance for themselves and/or their spouse in units of \$10,000 up to a maximum of \$100,000, subject to approval of a Personal Health Declaration by the insurer. Coverage terminates at age 65.

Your ability to earn an income makes possible all the other elements of your life...



**True Security**

Let's be frank. We sell a lot of Health & Dental Benefits coverage and Life Insurance because they're important elements of your overall financial security.

But if we could recommend just one kind of insurance that would provide true security for most people, it would be Disability Insurance - it's the only way to really protect the life you're working so hard to build for yourself and your family.

Think about it. If your income was suddenly ended by accident or illness, what would happen next?

**Surprisingly affordable**

You might think that insuring your ability to meet your financial obligations in the event of disability would be expensive, but it's actually quite affordable. And when you consider what could happen without it, it's downright cheap.

Take a look at the rates in the [Application Form](#), and you'll see that we can provide you and your loved ones with comprehensive coverage at a reasonable cost.



**Experienced Service Providers and Trusted Insurers**

Having coverage is one thing, but having the right people on the other end of the line to handle your inquiries and claims promptly and professionally is just as important. That's why the enVia Income Protection Program is administered by the Norfolk Financial Group (Calgary), and underwritten by Lloyd's of London (Certain Underwriters).

**NORFOLK MOBILITY BENEFITS**

**Who is this for and what does it cost?**

Eligibility

The enVia Income Protection Program is available to people who are working in Canada, and are under age seventy (70). Coverage is subject to the approval by the insurer of your completed and signed application form and personal health statement.

**Monthly Premium Rates**

enVia Income Protection Program premium rates are paid monthly by pre-authorized withdrawal from your financial institution.

Rates vary based on coverage selected and your occupational class (the nature of the work you perform). The rates are included in the [Application Form](#).

**Additional Information**

**Brochure & Presentations**

Additional information about the XN Global® Preferred Care Program:

- Printable version of this page
- enVia Income Protection Brochure
- enVia Income Protection Program for Halton Healthcare
- enVia Income Protection Program for Construction Trades

**Why delay? Get covered today!**

**How to Apply**

For additional information, please [Contact Us](#) or [click here to apply now!](#)



**Want to learn more? Contact us today!**

Questions? Need additional information? Please contact us as indicated below, or [click here to fill out an information request form](#).



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