



enVia  
INCOME PROTECTION



Halton Healthcare



**Comprehensive Disability Insurance that pays monthly income benefits and lump-sum payments in the event of injury or illness.**



# Protect

## NOW TH

### Identify your need

concern of most people is  
their ongoing financial ob  
of temporary or long term  
**would you or you and y  
financially if you became  
unable to work?**

### Choose your co

**Income Protection Pro**  
**design**, allowing you to  
program as one all-encom  
any of the individual com  
on your needs.

### Relax! The enVia

**Program** offers 24/7 cov  
injury or illness with a  
of monthly income be  
payments.

#### WHY YOU NEED IT:

**Disability Insurance sho**  
**number one priority** in  
benefit protection becau  
a person is very wealthy, o  
normally self-insure the  
work.

Although many peop  
first about dental insur  
example, because of an  
expense for major dent  
much sounder approach  
Disability Insurance in  
and if necessary, financ  
any infrequent major e  
**just makes sense to p**  
**asset that's most valua**  
ability to earn an incom  
possible all the other el  
your life.

# Protect everything you've worked so hard for.

## YOUR PEACE OF MIND.

**Needs.** The primary  
is their ability to meet  
obligations in the event  
of disability. **How**  
**your family survive**  
**if you are disabled and**

**Coverage.** The enVia  
program is modular in  
design, allowing you to purchase the entire  
program as a comprehensive "umbrella", or  
select component benefits based

**Income Protection**  
coverage in the event of  
disability. A unique combination  
of monthly benefits and lump-sum

**It should be**  
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use, unless  
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insurance, for  
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is to have  
replace first,  
over time  
expense. **It**  
**protect the**  
**able** - your  
time makes  
elements of

### 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.

### AN AFFORDABLE SOLUTION:

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. Sign  
the forms and return to the address  
indicated. Monthly premium  
payments will be debited from your  
bank account.

## HELPING YOU MAKE THE RIGHT CHOICES. MODULAR DESIGN PROVIDES REAL-WORLD, NEEDS-RELATED COVERAGE OPTIONS:

### 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.

### 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.



### 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.



**enVia**  
INCOME PROTECTION



## **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).

### **Next Steps:**

Contact us today and we'll provide whatever additional information you need, and quickly set up your own Disability Insurance / Income Protection Program.



### **MACLAGAN INC.**

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