

## *The Insurance Advisor*

Welcome to the Spring Edition of the Insurance Advisor. As summer fast approaches we are all about to spend more time outside, playing baseball, riding ATV's, fixing our roofs and trimming overgrown tree branches etc. This would be a good time to discuss loss of work (income) disability insurance. We are also going to talk about a new product from Manulife called Lifecheque basic. It's a Critical Illness plan that requires no medical underwriting.

### **Why you need disability insurance?**

As mentioned in previous newsletters, it may surprise you to know that an overwhelming amount of accidents (according to Stats Can, 83%) happen off the job. As an employee you should have coverage through WSIB while you are working, however, it is off the job where you really need the protection. A slip and fall accident while working in your garage or a fall off a ladder while cleaning your eaves can result in serious injury which will lead to time off work and a serious cramp financially. An off the job disability plan is both extremely effective and affordable. Just ask yourself this; If injured at home and unable to work, will you be able to make the next mortgage payment? How about the one after that if you are still not back to work? Protect your family with a disability plan.

### **What is Critical Illness Insurance?**

Critical Illness Insurance comes in many forms but essentially it is designed to protect you financially from a devastating illness such as Cancer, Heart Attack or Stroke. Many types of CI coverage require extensive medical underwriting and often the result is that you may not qualify. Your good health alone is not necessarily enough as many family medical history questions are asked as well. Now, Manulife has a new plan called Lifecheque Basic. This will cover you for Cancer, Heart Attack, Stroke, as well as some types of heart surgery. They have eliminated the family health questions and a signed health declaration stating your current good health is usually enough for you to qualify. Call us today for your very affordable rate.

**FOR MORE INFORMATION VISIT THE WEBSITE**

**[www.life-insurance-online.ca](http://www.life-insurance-online.ca)**

### ***Did you Know???***

A 40 yr. old male (non-smoker) can qualify for \$50,000 worth of Critical Illness coverage for as little as \$22/mth

### ***Did you Know???***

A 40 yr. old male can qualify for \$1500/mth disability income (tax free) for an off the job injury that will also include ambulance, rehab and hospitalization coverage for only \$46.40/mth. This plan comes with a no waiting or elimination period, you 're covered right away.

*This helpful information is courtesy of:*

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**24hr. Disability; Critical Illness; Hospitalization; Group Benefit Plans; Life Insurance; Senior's Medical Coverage**

**Help a friend or family member by passing along this important information**

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