

FREQUENTLY ASKED QUESTIONS

1. What needs does the Critical Illness Insurance Plan meet ?

All insurance needs which are limited in time, such as :

- **Personal Insurance:** the plan allows you to purchase, at an affordable cost, the insurance coverage necessary to protect your loved ones in the event of a critical illness ;
- **Mortgage Insurance:** ensures that you don't have to worry about mortgage payments ;
- **Business Insurance:** this is the ideal plan with respect to a buy-sell agreement or key-person insurance.

2. How much coverage should I purchase ?

Needs vary greatly, but it is generally recommended that you subscribe an amount equal to one year's net income plus any outstanding balance on your mortgage.

3. Do I have to provide evidence of good health in order to participate in the plan ?

Yes. Required evidence varies from a simple questionnaire to a complete medical examination, depending on your age and the amount of coverage requested. If required, a medical professional will visit your home or office according to your schedule and all related costs are assumed by the insurer.

4. Can I increase or decrease my coverage at a later date ?

Yes, however any increase will be subject to the insurer's approval.

5. Can the insurer request evidence of good health after the policy is issued ?

No, as long as your premium is received within the allotted grace period, no further evidence can be requested.

6. Are premium rates guaranteed ?

No. Premium rates are established for all participating members and can increase or decrease.

7. Are premiums level to age 65 ?

No, premium rates are set by five-year age brackets and your premiums will increase every time you attain a new age category. A complete table of current rates is available upon request.

8. Is my spouse eligible for coverage ?

Yes, provided that you are legally-married or living in a common-law relationship for more than one year and that you, as member, are covered for at least one unit.

9. What happens to my spouse's coverage should I die ?

Your spouse will be offered the opportunity to maintain the coverage at the same conditions.

10. What happens if I am no longer a member in good standing of the Ordre ?

As the plan is exclusively for members, your coverage would terminate at the next renewal date.



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