

10/2011

**OFFICE
OVERHEAD
EXPENSE
INSURANCE**

This insurance benefit reimburses you for your customary and normal office expenses, including rent, salaries, telephone, utilities and equipment depreciation, should you be unable to work due to an accident or illness.

Eligibility

You may apply for Office Overhead Expense Insurance if you are under age 65, engaged in medical practice on a full-time basis in the province of Quebec, and have eligible office overhead expenses.

Benefit

Monthly Benefits are available in units of \$100 to a maximum of \$20,000. Benefits are payable after you have been Totally Disabled for 30 days, and may be continued for up to 12 months. If you become Totally Disabled after age 65, benefits will only be payable for up to 6 months.

Annual Premium

Premiums are tax deductible. To be eligible for the non-smoker rate, you must be in good health and must not have used any tobacco products for a period of at least 12 consecutive months at the time of application.

Note: This coverage may not be assigned.

QMA INSURANCE

2540, Daniel-Johnson Blvd.
Suite 200
Laval QC H7T 2S3
Phone : 450 682-5218 | 1 888 682-5218

www.vigilis.ca/qma
qma@vigilis.ca

This brochure is designed to outline the benefits for which you are eligible and does not confer any contractual or other rights. All rights with respect to benefits of a member will be governed by the Master Policy issued by Sun Life Assurance Company of Canada.