



INSURER:	SSQ Insurance
ELIGIBILITY:	Members of the Ordre des CPA du Quebec
PERIOD OF COVERAGE:	Renewable to age 69
MAXIMUM MONTHLY INDEMNITY:	\$15,000
ELIMINATION PERIOD:	30 days
MAXIMIM BENEFIT PERIOD:	18 months

MAKE SURE YOUR BUSINESS IS STILL THERE WHEN YOU RETURN TO WORK

Should you become disabled, various business expenses such as rent, salaries and utilities, to name but a few, continue.

This policy provides for the reimbursement of these expenses and ensures that you are able to honor these business commitments.

Monthly benefits are terminated immediately when the insured person is no longer the owner or a partner in a firm.

A) PARTIAL DISABILITY

The business expenses reimbursement in case of partial disability for a given month is set using the maximum monthly reimbursement times the percentage of lost income for this month.

During the first 3 months of partial disability, a percentage of at least 50% is used for the calculation of the loss income, provided the actual loss is higher than 20%.

B) TOTAL DISABILITY

The business expenses reimbursements in case of disability for a given month is equal to the least of the following amounts :

1. Business expenses actually incurred by the insured person during this month: and
2. The maximum monthly reimbursement, plus the monthly cumulated differences, if applicable.

WAIVER OF PREMIUMS

If you become partially or totally disabled and remain so for at least 90 days, your insurance will be maintained without premium payment as long as you remain disabled and this policy is not terminated, subject to the following conditions:

- a) the disability shall begin while you are covered under this policy;
- b) evidence of partial or total disability and supporting documents must be submitted in writing to SSQ;
- c) the 90 days do not have to be consecutive. They can be accumulated until that time is reached.

Once the 90 days of partial or total disability have passed and SSQ has accepted the evidence, premiums paid during this period will be reimbursed.

EXCLUSIONS

No benefits would be payable as a result of:

- > intentionally self-inflicted injuries;
- > war, insurrection or hostilities of any kind, whether the insured was a participant or not;
- > participation in a riot or civil commotion;
- > normal pregnancy or childbirth. However, a disability which results from a complication of pregnancy or childbirth will not be excused;
- > travel or flight in any aircraft except as a passenger;
- > any specific exclusion added to the policy as a result of medical underwriting;
- > during any period the insured is incarcerated in a jail, detention center or mental institution as a result of a criminal offence.

OPTIONAL COVERAGE RIDER

DEATH BENEFIT RIDER

Provides for the payment of a death benefit equal to either 3 or 6 times your monthly benefit.



Q&A

1. What expenses are eligible for reimbursement?

The usual expenses incurred in the normal course of a business related to your profession, such as:

- rent
- utilities
- telephone expenses
- heating costs
- equipment rental
- automobile expenses
- employee payroll
- professional dues

2. 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 ; all related costs are assumed by the insurer.

3. Is the policy portable?

Yes, as it is a contract between you and the insurer.

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

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

5. Are premium rates guaranteed?

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

6. Are premiums level to age 69?

No, premium rates are set by age brackets and your premiums will increase every time you attain a new category. A complete table of rates will be provided at the time of subscription.

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

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

We recommend that you contact a member of the VIGILIS team as soon as possible to assess all options available to you to ensure your financial security.