



WEB SOLUTIONS IDEAL FOR NON FACE-TO-FACE SALES



TERM LIFE INSURANCE

Available Options: Critical Illness and Disability Debt



MAIN FEATURES

- Issue age: 18 to 70
- Available amounts: \$50,000 to \$5,000,000
- Available terms: T10, T15, T20, T25, T30, T80 and T100
- Exchange privilege during the first five years
- Conversion to T100 before the age of 65
- Two options available when purchasing \$100,000 in life insurance: critical illness and disability debt
- Smart Web platform that adapts questions based on the client's responses

TARGET MARKET

- Young families
- Mortgage
- Commercial
- Ideal for clients with a normal to moderate risk profile

HIGHLIGHTS

- No automatic medical requirements up to \$1M for clients aged 50 and under
- Monthly credit card payment option available with no extra fees
- Online selling (saves time and limits travel)
- Very competitive term rates
- Generous commissions, especially for T10
- Tele-interview available if advisor does not want to ask health-related questions
- Fast acceptance with few requirements
- Real-time MIB history

DISABILITY AND CRITICAL ILLNESS CONTRACT OFFERED BASED ON LIFE INSURANCE UNDERWRITING

With a minimum of \$100,000 in life insurance on a standard acceptance basis, there are no additional requirements if the client adds* a contract:

- of \$25,000 in critical illness term insurance (25 illnesses)
- of \$400 to \$1,500 per month of disability debt insurance

* No exclusion, limitation or pre-existing clause.

HUGOASSURANCE.CA (Website)
TAKEOFFWITHHUGO.CA (comparison tool)

TERM INSURANCE

Life, Critical Illness, Disability Income
and Disability Debt

MAIN FEATURES

- Issue age:
 - 18 to 70 years for life insurance
 - 18 to 55 years for critical illness and disability insurance
- Available amounts:
 - Life insurance: \$5,000 to \$300,000
 - Critical illness insurance: \$5,000 to \$100,000
 - Disability income insurance: \$400 to \$2,500 per month*
 - Disability debt insurance: \$400 to \$2,500 per month*
- Available terms: T10 or T20
- Pre-existing clause (12 or 24 months)
- Return of premium option for critical illness and disability insurance:
 - 75% after 20 years without a claim
- Guaranteed renewal to age 80

* Maximum combined disability coverage may not exceed \$2,500/month.

TARGET MARKET

- Declined clients
- Difficult-to-insure clients

HIGHLIGHTS

- 6 eligibility questions (verifiable online)
- No medical exam required
- No questions on height or weight
- No automobile or medical reports or medical reports
- No questions on dangerous sports
- No questions on foreign travel
- No questions on type of employment
- Issued instantly (15 minutes)
- Monthly credit card payment option available with no extra fees
- Generous commission
- No deferral period

THE IDEAL SOLUTION FOR DECLINED CLIENTS

High-risk occupations
Extreme sports
Criminal records
Awaiting test results
Drug and alcohol abuse
Obesity
Cardiovascular
Cancer history
Diabetes
HIV

TERM INSURANCE

Critical Illnesses



MAIN FEATURES

- Issue age: 30 days to 15 years
- Available amounts: \$10,000 to \$50,000
- Available term: T75
- Three options available:
 - Life first event
 - Additional life
 - Option Plus (Compassionate leave, Hospitalization, Out-of-Canada Medical Coverage and Accident)
- Coverage for 37 critical illnesses, including 7 childhood illnesses
- 15 eligibility questions
- Guaranteed rate up to the age of 75
- Return of premium option (75% for two 15-year periods and one at 100% at the end of the contract)

TARGET MARKET

- Young middle-income families
- Children aged 30 days to 15 years without any health problems

HIGHLIGHTS

- Return of premium that does not terminate the contract
- Single premium regardless of age or sex
- 15 eligibility questions (verifiable online)
- Issued instantly
- No medical exam required

FIXED PREMIUM REGARDLESS OF AGE OR SEX

\$10,000: \$10/month

\$25,000: \$16/month

\$50,000: \$26/month

CHILDREN360.CA



✓ MAIN FEATURES

Three policies available on the same platform

- Issue age:
 - Cancer insurance: 18 to 80 years
 - Hospitalization insurance: 18 to 80 years
 - Medical expense insurance: 18 to 75 years
- Available amounts:
 - Cancer insurance: \$5,000 to \$75,000
 - Hospitalization insurance: \$25 to \$150 per day
 - Medical expense insurance: \$10,000 for life for all covered expenses
- Available terms:
 - Cancer insurance is T10
 - Hospitalization insurance: N/A
 - Medical expense insurance: N/A
- Premiums:
 - Cancer insurance: guaranteed for first 10 years
 - Hospitalization insurance: guaranteed renewable
 - Medical expense insurance: guaranteed renewable
- Available options:
 - Cancer insurance: Five critical illnesses (stroke, heart attack, coronary bypass, coma, paralysis)
 - Hospitalization insurance: N/A
 - Medical expense insurance: N/A

🎯 TARGET MARKET

- Young retirees
- Baby boomers
- Self-employed workers
- Individuals without or no longer with any group insurance
- Clients who wish to increase group insurance

👍 HIGHLIGHTS

- 21 eligibility questions for all products (verifiable online)
- Issued instantly
- No medical exam required
- Digital contracts in plain language
- One platform, several products
- Monthly credit card payment option available with no extra fees

5575.CA

TERM INSURANCE

Cancer, Hospitalization & Medical Expenses



CANCER INSURANCE THAT STANDS OUT

15% of the chosen amount
payable to the beneficiary in the event
of cancer or non-cancer related death.

15% of chosen amount
payable to the insured in the event
of a minor cancer, that is not life-threatening.

OUR WEB SOLUTIONS



DISABILITY AND CRITICAL ILLNESS CONTRACT OFFERED BASED ON LIFE INSURANCE UNDERWRITING

With a minimum of \$100,000 in life insurance on a standard acceptance basis, there are no additional requirements if the client adds* a contract:

- of \$25,000 in critical illness term insurance (25 illnesses)
- of \$400 to \$1,500 per month of disability debt insurance

* No exclusion, limitation or pre-existing condition clause on the disability or critical illness offer upon approval.



THE IDEAL SOLUTION FOR DECLINED CLIENTS

High-risk occupations
Extreme sports
Criminal records
Awaiting test results
Drug and alcohol abuse
Obesity: cardiovascular and cancer history
Diabetes
HIV



FIXED PREMIUM REGARDLESS OF AGE OR SEX

\$10,000: \$10/month
\$25,000: \$16/month
\$50,000: \$26/month



CANCER INSURANCE THAT STANDS OUT

15% of the chosen amount payable to the beneficiary in the event of cancer or non-cancer related death.

15% of chosen amount payable to the insured in the event of a minor cancer, that is not life-threatening.

ABOUT US

Humania Assurance is a mutual life insurance company that has been developing personal insurance products that meet the needs of Canadians for more than 80 years. To simplify and speed up the process, Humania Assurance offers innovative, online insurance coverage at competitive rates.

Our mission: Making insurance accessible.

HOW TO OBTAIN A DISTRIBUTION CONTRACT

To distribute Humania Assurance products, you must have an active code through one of our MGA partners. You must fill out a distribution contract and activate your profile BEFORE your first online transaction.

www.humania.ca/en-CA/representatives/resources/get-a-distribution-contract

ONE-ON-ONE ONLINE TRAINING SESSIONS

Make an appointment for a personalized web training session with one of our Business Development Associates :

<https://www.humania.ca/en-CA/representatives/online-trainings>

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