



**IF YOU  
QUALIFY**

La Capitale  
Financial Security  
pays your  
**Full Benefit**  
regardless of any other  
benefits you receive.

**Penncorp**  
Series



**La Capitale**  
Financial Security

## Disability All Accident Extension Benefits

Companion to Safe Driver Plan and Emergency  
Benefit Plan

ACCIDENT TOTAL DISABILITY Example Plan B

**\$1,000** per month

**Paid to you each month at the rate of \$1,000 per month, for up to and including 6 full months if you are Totally Disabled due to a covered Injury.**

Total disability must commence within 90 days of the accident.

PAYS FROM THE FIRST DAY OF TOTAL DISABILITY

PARTIAL DISABILITY

**\$500** per month

**Paid to you each month at the rate of \$500 per month for up to 3 months if you are Partially Disabled and regularly attended to by a physician because of a covered Injury.**

GUARANTEED RENEWABLE

The Rider is guaranteed renewable, subject to the terms of the Policy to which the Rider is attached, upon the timely payment of the renewal premium then in effect. No change may be made in your premium unless the same change is applied to all persons in the same original insuring age, occupational classification and gender living in your province.

YOUR INCOME WILL BE PROTECTED

- 24 hours a day
- Every day of the year
- On or off the job
- Anywhere in North America

This is accident only coverage. Available ages 16 - 80

# Choose the Disability Income that suits your needs

Plan	Total Disability	Partial Disability
A	\$800	\$400
B	\$1,000	\$500
C	\$1,500	\$750
D	\$2,000	\$1,000

## 6 IMPORTANT FEATURES

- 90% of complete claims are settled within 7 days.<sup>1</sup>
- No taxes withheld.
- The company cannot cancel coverage because of your claims history.
- You choose your own Physician or Chiropractor.
- There are no benefit limits for soft tissue injuries or back injuries or sprains/strains.
- Benefit paid directly to you.

1. A "complete" claim means that the Company has received all information necessary to adjudicate the claim. A complete claim is "settled" when the Company has made a decision on the merits of the claim.

## EXCEPTIONS & LIMITATIONS

The Rider does not cover any loss which: (1) occurs outside Canada, the United States of America or its possessions or Mexico, and any premium paid to Us for any period not covered by reason of such territorial limitation will be returned pro rata to You; (2) results from suicide or any attempt thereof (whether sane or insane); (3) is caused by mental, nervous, emotional or psychological problems regardless of the cause thereof; (4) is caused by illness, disease or chronic fatigue, chronic pain, fibromyalgia, myalgia, encephalomyelitis, neuromyasthenia, Epstein-Barr or similar conditions by other names; (5) results from any intentionally self-inflicted Injury; (6) occurs during air travel, except as a fare paying passenger in any commercial aircraft; (7) results from pregnancy, childbirth or miscarriage; (8) occurs while engaged in military or naval service of any country at war, or resulting from war or any act of war or participation in insurrection or riot, and any premiums paid to Us for any period not covered by reason of Your military or naval service will be returned pro rata to You; (9) results from dental treatment except when such treatment is for Accidental Bodily Injury to sound natural teeth or gums; (10) results from Your being Intoxicated or under the influence of any narcotics unless administered on the advice of a physician; (11) results from committing or attempting to commit a criminal act or engaging in an illegal occupation; (12) results from being engaged in any organized speed contest.

The Insured shall never be considered disabled from two or more disabilities concurrently nor from Total Disability and Partial Disability concurrently.

## DEFINITIONS

**TOTAL DISABILITY**, means that, as a result of Injury, you are under the Regular and Personal Care of a Physician or Chiropractor, and are unable to perform any of the important daily duties pertaining to your occupation or profession, and are not gainfully employed in any other occupation or profession. If you are a homemaker, Total Disability means the inability to perform the normal household duties.

**PARTIAL DISABILITY**, means that, as a result of Injury, you are under the Regular and Personal Care of a Physician or Chiropractor, and sustain loss of salary or business income due to your inability to perform one or more important daily duties of your occupation or profession.

## AND REMEMBER...

If you are not satisfied with the Rider, return it within 10 days and your premium will be fully refunded.

In the event the application is declined the amount indicated in your Conditional Receipt will be refunded in full by the Company.

**With over 40 years of experience as one of Canada's leading specialty income replacement insurance companies, La Capitale Financial Security pays benefits in excess of \$2,000,000 every month to our clients.**




**LaCapitale**  
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 905 795-2300  
[lacapitaleFS.com](http://lacapitaleFS.com)

This is not a contract but a brief description of the principal provisions of the Policy/Rider. The wording of the Insurance Policy/Rider and Application governs in all circumstances. Effective date of coverage - the term of this coverage begins on the Policy/Rider Date at noon, Standard Time at the place the Insured resides.