

Protection.
Designed with your needs in mind.

Personal Accident Disability Insurance...

Qualifying is as easy as 1-2-3!



Personal Accident Disability Insurance is designed to provide **Guaranteed to Issue Accident coverage** if your client is a permanent resident of Canada and can answer "No" to three qualifying questions in **Part E** of the PADI application:

1. Are you currently totally or partially disabled or receiving disability benefits or a disability pension?
2. a) Do you have any physical impairment?
b) Do you have a physical impairment that limits your ability to perform your normal occupation(s) and/or engage in all of the functions of your normal daily routine?
3. Are you currently receiving social assistance (welfare) benefits?

Need more clarification? If your client is unsure of a physical impairment, he or she can consult with their doctor or you can inquire by e-mailing pacr_admin@manulife.com or call us at 1-888-477-5450 – we'll be happy to help.

Complete Part F of the application **to apply for more than \$1,000** in monthly benefit or for any extension benefit options. Employed individuals **must work 30 or more hours per week** at the time of application to qualify.

Complete Part G of the application **for benefit amounts over \$2,000 per month**. Financial information and details on coverage from other sources is **ONLY** required in Part G. For Accident and Sickness disability benefit amounts exceeding \$2,000 per month, the eligible monthly benefit is limited to 75% of the client's Gross Personal Earned Income. Self-employed individuals may apply for benefit amounts based on eligible business income.

Part H of the application should be completed **only when applying for Optional Sickness Rider** protection. **The applicant must initial Part H at the bottom**. Coverage is available to individuals between the ages of 18 and 65 who do not have any of the following conditions:

Active Hepatitis
Alzheimer's disease
Coronary bypass surgery
Huntington's Chorea
Multiple Sclerosis

AIDS or AIDS-related disease
Any heart condition or heart trouble
Diabetes
Lou Gehrig's disease (ALS)
Stroke

Alcohol abuse in the past 5 years
Cancer – except basal cell skin cancer
Heart attack
Lupus
Transient Ischemic Attack

Occupation Eligibility

There are no restrictions on Employed individuals working in most occupations, except:

RATED Premiums apply to Employed individuals working more than 30 hours per week in the following Occupations **if the Monthly Benefit amount exceeds \$500:**

- Equestrian workers
- Fishermen
- Hunting Guide
- Miners - above ground workers
- Sawmill & Pulp Workers
- Nursing Home or Convalescent Centre Nurses & Employees
- Firefighters - including Forestry
- Glaziers
- Logging – except truckers (excluding Ontario)
- Police – except bomb squad
- Taxi/Limo Owners only

LIMITED BENEFITS of \$500 of month apply to Employed individuals working more than 30 hours per week in the following Occupations **and they are not eligible for certain riders.**

- Acrobat or Gymnast
- Crop Dusters
- Driller - oilfield and offshore
- Explosives Handlers
- Jockeys
- Mining – underground workers
- Police on Bomb Squad
- Prison & Security Guards
- Rodeo Performers
- Actor or Actress
- Divers
- Entertainers, Performers, Singers
- Gas - pipeline construction
- Log Boomers
- Parking Lot Attendants
- Powerline Workers
- Racers - driver & crew - cars, boats, all types
- Taxi/Limo Drivers unless Owner

Submitting a PA Application is Easy Too!

Send PA applications to our courier address at:

Manulife Financial
Affinity Markets – Personal Accident
2 Queen Street East
Toronto, ON M5C 3G7

Remember to:

- **include a cheque for the initial 2 MONTHS PREMIUM (no COD)** and Part I. fully completed indicating the pre-authorized chequing or credit card billing information.
- **include a copy of the Diamond View Coverage and Premium details illustration page.**
- **leave the Temporary Insurance Agreement** with the client – it takes effect when the application is signed, providing immediate Accident Disability protection.
- **order your medical underwriting requirements for the Sickness rider** if applied for (see below), and let the paramedical company know that you are requesting requirements for PADI. There are no automatic medical requirements for Accident coverage.

| Issue Age | Monthly Benefit Amount Sickness Disability Rider | |
|-----------|--|--|
| 18 to 50 | Up to \$2,400 | Application & MIB |
| | \$2,500 to \$6,000 | Application, MIB & Blood Profile |
| 51 to 64 | Up to \$1,000 | Application & MIB |
| | \$1,100 to \$2,400 | Application, MIB, Paramedical |
| | \$2,500 to \$4,900 | Application, MIB, Paramedical, Blood Profile |
| | \$5,000 to \$6,000 | Application, MIB, Paramedical, Blood Profile & ECG |

For questions, status updates or policy information, contact us toll-free or by email at:

Pacr_admin@manulife.com
1-888-477-5450

www.Repsource.ca

www.Sellhealthplans.ca
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