



SOLO™ – Disability Insurance

SOLO Disability Insurance allows your client to focus on their recovery by paying a monthly amount if your client is unable to work due to an accident or illness.



Desjardins

Insurance

Life • Health • Retirement

SOLO	DISABILITY INCOME	LOAN INSURANCE	ESSENTIAL DISABILITY INCOME	
			Accident	Illness
Target market	<ul style="list-style-type: none"> Self-employed and independent workers Business owners Employees without group disability insurance or with inadequate coverage 	<p>Individuals who:</p> <ul style="list-style-type: none"> have mortgage or personal loans are covered by group or individual coverage that does not provide enough to cover their monthly expenses have a higher standard of living than their insurable earnings have a multi-dwelling mortgage loan own an incorporated company that has business loans 	<p>Individuals who:</p> <ul style="list-style-type: none"> want accident coverage only are unable to afford a traditional disability coverage have high-risk occupations (such as construction, heavy industry and mining) are employees covered by a workers' compensation plan but also require coverage outside of work have pre-existing medical conditions that make them ineligible for traditional disability insurance products are over 60 years of age and still working 	
Eligibility (Number of hours and weeks worked)	<p>Newcomers to Canada who:</p> <ul style="list-style-type: none"> have been a resident in Canada for at least one year have obtained permanent residence status or have applied for it intend to settle permanently in Canada <p>For more details, consult Webi.ca</p> <ul style="list-style-type: none"> Belong to an occupational class other than "X"¹ Work at least 30 hours per week and <ul style="list-style-type: none"> at least 40 weeks per year or between 35 and 39 weeks per year (minimum waiting period of 60 days) or Work between 24 and 29 hours per week and at least 40 weeks per year (minimum waiting period of 90 days) Restrictions for pregnant women in the 3rd trimester only: <ul style="list-style-type: none"> 90-day waiting period 2-year benefit period 	<p>Newcomers to Canada who:</p> <ul style="list-style-type: none"> have been a resident in Canada for at least one year have obtained permanent residence status or have applied for it intend to settle permanently in Canada <p>For more details, consult Webi.ca</p> <ul style="list-style-type: none"> Belong to an occupation class other than «X»¹ Work at least 30 hours per week and at least 35 weeks per year or Work 24 to 29 hours per week and at least 40 weeks per year or Work 21 hours per week on a regular and continuous basis Restrictions for pregnant women in the 3rd trimester only: <ul style="list-style-type: none"> 90-day waiting period 2-year benefit period <p>Individuals on parental leave are eligible for SOLO Loan Insurance without any restrictions.</p>	<ul style="list-style-type: none"> Must be a Canadian citizen or a permanent resident Belong to an eligible occupation listed in the illustration software¹: <ul style="list-style-type: none"> Must have no physical or daily activities limitations Must be working at least 20 hours per week and 35 weeks per year 	
Eligible loans	N/A	<ul style="list-style-type: none"> Mortgage or mortgage line of credit, including multi-dwelling Line of credit Long-term loan or lease for a car, motor home, boat or motor bike Credit card RRSP loan or any other investment financing (leverage loan) All other fixed-term loans with regular payments (with or without minimum capital payments) Business loans Personal, student and renovation loan Rent also eligible (principal residence) <p>SOLO Loan Insurance protects an individual or a corporation, but not both simultaneously. If a client requires personal and business coverage, they will have to buy 2 different SOLO Loan Insurance policies.</p>	N/A	
Type of protection	24 hour		<ul style="list-style-type: none"> 24 hour or Non-work related 	
Occupation class	4A, 3A, 2A, A, B		1, 2, 3, 4, 5 and 5B (if the client's occupation is 5B, they must be eligible for workers' compensation to qualify)	

¹ If not listed, the occupation they do perform should have the same risk level as the included occupations. Contact head office for more information.

SOLO	DISABILITY INCOME	LOAN INSURANCE	ESSENTIAL DISABILITY INCOME																																
			Accident			Illness																													
Eligibility for upgrade	Yes, please check the illustration software for conditions.		N/A																																
Issue age	Term 65: 18 to 60 Term 10: 18 to 50		18 to 69			18 to 64																													
Premium structure	Term 65: Level up to age 65 Term 10: Level for 10 years The premium structure may be changed from T10 to T65 without any medical or financial proof.		Level up to age 75 Single rate for all ages depending on the coverage			Level up to age 70																													
Non-guaranteed premium	The premium could change to reflect claims experience and/or interest rates in force. Any change would then affect all clients who share similar characteristics. Health and ability to perform the occupation will not be considered.																																		
Waiting period	30, 30+, 60, 90, 90+, 120, 180, 365 or 730 days The + signifies eligibility to receive the monthly amount as of the 1 st day in case of accident.	30, 60, 90 or 120 days	0, 30 or 120 days			30 or 120 days																													
Benefit period	2 years, 5 years or up to age 65	Personal loan: 2 years, 5 years or up to age 65* Business loan: 2 or 5 years* Rent: 2 years * Available only for monthly amounts under \$5,000	<table><tr><th>Eligibility age</th><th>Classes 1-4</th><th>Classes 5 & 5B</th><th>Eligibility age</th><th>Classes 1-4</th><th>Classes 5 & 5B</th></tr><tr><td rowspan="2">18-64</td><td rowspan="2">5 years or up to age 70</td><td rowspan="2">5 years</td><td>18-59</td><td>5 years or up to age 70</td><td>5 years</td></tr><tr><td>60-64</td><td>5 years</td><td>5 years</td></tr><tr><td>Age 65-69</td><td>Up to age 70</td><td>Up to age 70</td><td colspan="3">N/A</td></tr><tr><td colspan="6">Benefit period is reduced to 24 months upon reaching age 68.</td></tr></table>						Eligibility age	Classes 1-4	Classes 5 & 5B	Eligibility age	Classes 1-4	Classes 5 & 5B	18-64	5 years or up to age 70	5 years	18-59	5 years or up to age 70	5 years	60-64	5 years	5 years	Age 65-69	Up to age 70	Up to age 70	N/A			Benefit period is reduced to 24 months upon reaching age 68.					
Eligibility age	Classes 1-4	Classes 5 & 5B	Eligibility age	Classes 1-4	Classes 5 & 5B																														
18-64	5 years or up to age 70	5 years	18-59	5 years or up to age 70	5 years																														
			60-64	5 years	5 years																														
Age 65-69	Up to age 70	Up to age 70	N/A																																
Benefit period is reduced to 24 months upon reaching age 68.																																			
Monthly amount	Minimum: \$400 Maximum: 4A: \$15,000 3A: \$14,000 2A: \$10,000 A: \$8,000 B: \$7,000 Monthly amount based on the percentage of the client's income.	Minimum: \$400 Maximum: 4A : \$10,000 3A : \$10,000 2A : \$9,000 A : \$8,000 B : \$7,000 No financial underwriting applies for amounts of \$3,000 and less, including all other covered loans. Monthly amount based on the monthly loan payments of the client or those of their incorporated business.	Minimum: \$500 Maximum: Classes 1, 2: \$6,000 Classes 3, 4, 5, 5B: \$5,000 Monthly amount based on the percentage of the client's income.																																
Renewal	Guaranteed renewable to age 65		Guaranteed renewable to age 75			Guaranteed renewable to age 70																													
Continuation of coverage	<ul style="list-style-type: none">After age 65, the coverage can be changed to a Term 5 disability insurance plan at the insured's request. Must have full-time employment, not be disabled at time of request and provide financial evidenceNo medical evidence required		N/A																																

SOLO	DISABILITY INCOME	LOAN INSURANCE	ESSENTIAL DISABILITY INCOME	
			Accident	Illness
Total disability	If the client was employed prior to the onset of the disability due to an illness or an accident: During the waiting period and the 24 months following: The client is considered totally disabled if they: <div><div>1.</div><div>are unable to perform the main duties of their regular occupation</div></div> <div><div>2.</div><div>are not working in any gainful occupation</div></div> <div><div>3.</div><div>receive continuous medical care</div></div> After receiving monthly amounts for 24 months: The client will continue receiving monthly amounts if they: <div><div>1.</div><div>are unable to work at a replacement occupation</div></div> <div><div>2.</div><div>are not working in any gainful occupation</div></div> <div><div>3.</div><div>receive continuous medical care</div></div> If the client was unemployed for less than 12 months, on maternity or parental leave for 70 weeks or less or on a paid or unpaid leave of absence prior to the onset of disability due to an illness or an accident: They are considered totally disabled if they: <div><div>1.</div><div>are unable to work at a replacement occupation</div></div> <div><div>2.</div><div>are not working in any gainful occupation</div></div> <div><div>3.</div><div>receive continuous medical care</div></div>		If the client was employed prior to the onset of disability due to an illness or an accident: During the waiting period and the 36 months following: The client is considered totally disabled if they: <div><div>1.</div><div>are unable to perform the main duties of their regular occupation</div></div> <div><div>2.</div><div>are not working in any gainful occupation</div></div> <div><div>3.</div><div>receive continuous medical care</div></div> After receiving monthly amounts for 36 months: The client will continue receiving monthly amounts if they: <div><div>1.</div><div>are unable to work at a replacement occupation</div></div> <div><div>2.</div><div>are not working in any gainful occupation</div></div> <div><div>3.</div><div>receive continuous medical care</div></div> If the client was unemployed for more than 60 days prior to the onset of disability: The client is considered totally disabled if they: <div><div>1.</div><div>are unable to work at a replacement occupation</div></div> <div><div>2.</div><div>are not working in any gainful occupation</div></div> <div><div>3.</div><div>receive continuous medical care</div></div>	
Regular occupation definition	The occupation the insured worked at immediately prior to the onset of disability.			
Replacement occupation definition	The occupation for which the insured is reasonably qualified and that could provide with at least 60% of the gross annual income received at the time of becoming totally disabled. To determine the type of replacement occupation that the insured can perform, Desjardins Insurance considers education, training and experience. However, Desjardins Insurance does not consider the availability of such occupation in the region where the insured resides.			
End of coverage	The coverage will terminate when the first of the following events occurs: <div><div>1.</div><div>Death of the client</div></div> <div><div>2.</div><div>Policy anniversary nearest to age 65</div></div> <div><div>3.</div><div>Policy lapse</div></div> <div><div>4.</div><div>Date of exchange from SOLO Disability Income coverage to SOLO Loan Insurance</div></div> <div><div>5.</div><div>Client’s retirement date</div></div>	The coverage will terminate when the first of the following events occurs: <div><div>1.</div><div>Death of the client</div></div> <div><div>2.</div><div>Policy anniversary nearest to age 65</div></div> <div><div>3.</div><div>Policy lapse</div></div> <div><div>4.</div><div>Date of the exchange of SOLO Loan Insurance to SOLO Disability Income</div></div> <div><div>5.</div><div>Bankruptcy of the client, or that of the company for a business loan</div></div>	The coverage will terminate when the first of the following events occurs: <div><div>•</div><div>Policy anniversary nearest to age 75</div></div> <div><div>•</div><div>Death of the client</div></div> <div><div>•</div><div>Policy lapse</div></div>	The coverage will terminate when the first of the following events occurs: <div><div>•</div><div>Policy anniversary nearest to age 70</div></div> <div><div>•</div><div>Death of the client</div></div> <div><div>•</div><div>Policy lapse</div></div>
Annual policy fee	\$50	\$40	\$0	
Eligibility to receive a monthly amount as of the first day of hospitalization or day surgery	Yes, if the waiting period is 90 days or less. Hospitalization must be for a minimum of 18 hours.		N/A	
Amount payable at death	Pays 5 times the pre-selected monthly amount if the client dies while receiving disability monthly amounts. The death does not need to be related to the disability for this amount to be payable.	N/A		
Exchange privilege	Available during the first 7 years of the client's contract. The client can exchange their SOLO Disability Income for SOLO Loan and vice-versa. The client can convert the coverage based on the age at issue, without new evidence of insurability and before age 60.			N/A

SOLO	DISABILITY INCOME	LOAN INSURANCE	ESSENTIAL DISABILITY INCOME	
			Accident	Illness
Complimentary assistance services ²	Complimentary assistance services for your clients and their loved ones, available at any time online or by phone, including: <ul style="list-style-type: none">• 24/7 phone assistance services• Second medical opinion³: Specialist physicians can give you a second opinion on a diagnosis, treatment plan or surgical procedure for any medical condition—not just the ones covered under your contract.			
Presumptive total disability	If total and irreversible loss of sight, hearing, speech, the use of both hands, or of both feet, or the use of a hand and a foot, the client will be presumed totally disabled whether working or not or requiring or not continuous care by a physician.		N/A	
Waiver of premium	Premiums are waived after the waiting period is satisfied. The waiver of premiums applies for partial, residual or total disability.		Premiums are waived after the waiting period is satisfied or after 30 days, whichever is longer and as long as a monthly amount is paid. The waiver of premium applies only to total disability.	
Rehabilitation	Desjardins Insurance will pay the cost of services related to a rehabilitation program if the program can help the client return to work sooner. This program must not be covered by another service or insurance policy and Desjardins Insurance must approve the program in writing prior to the client's participation.			
Organ donation	A monthly amount is payable for a disability resulting from an organ donation if the client's coverage has been in-force for at least 6 months prior to the organ donation.		N/A	
Accumulation of days for waiting period	Successive disability periods lasting 7 days or more, resulting from the same cause, can be accumulated to satisfy the selected waiting period. However, the disability periods cannot be separated by more than: <ul style="list-style-type: none">• 6 months for occupation classes 2A, A, B• 12 months for occupation classes 4A and 3A		N/A	
Recurrent disability	Periods of disability attributable to the same or related causes are considered as the continuation of the same disability. No new waiting period applies to receive monthly amounts if these periods of disability are not separated by more than: <ul style="list-style-type: none">• 6 months for occupation classes 2A, A, B• 12 months for occupation classes 4A and 3A		Periods of disability attributable to the same or related causes are considered as the continuation of the same disability. These periods must be separated by less than 180 days in which the client was not disabled. No new waiting period applies to receive the monthly amounts again.	
	The benefit period will be the one pre-selected by the insured less the benefit periods already elapsed and are related to the same disability.			
Duration of monthly amount payment	Monthly amounts are payable as long as the client meets the disability definition without exceeding the benefit period.	Monthly amounts are payable as long as the client meets the disability definition without exceeding the benefit period. This period will also be determined by the maximum loan term or the benefit period, whichever is shorter.	Monthly amounts are payable as long as the client meets the disability definition without exceeding the benefit period.	
Minimum duration of monthly amount payment	The benefit period is always a minimum of 2 years even if the contract ends at age 65. For example, if the client becomes totally disabled at 64, monthly amounts will be paid for 2 years, up to age 66.		N/A	
Integration and coordination with other benefits	No integration or coordination for the first \$1,200 even if the client receives benefit payments from a government plan or another insurance company for the first 36 months of a total disability or the selected benefit period, whichever is less.	No integration or coordination of the monthly amount unless the loans are already covered by another insurance plan.	During the first 24 months of the benefit period, the monthly amount will not be integrated or coordinated with other benefits if it is \$1,000 or less.	

² The assistance services are not a contractual obligation of Desjardins Insurance and may be withdrawn at any time without notice.

³ This service is offered by an external provider.

SOLO	DISABILITY INCOME	LOAN INSURANCE	ESSENTIAL DISABILITY INCOME	
			Accident	Illness
ADDITIONAL COVERAGES				
Partial disability (partial monthly amount)	The client is considered partially disabled if, as a result of an accident or illness: <ul style="list-style-type: none">• They are unable to perform at least one of the main duties of their regular occupation; or• They are unable to work at least 50% of the time they normally spend in their regular occupation; and• They are receiving continuous medical care			
	During a partial disability, the client receives an amount equal to 50% of the monthly amount payable. For a maximum of: <ul style="list-style-type: none">• 12 months – for occupation classes 4A and 3A• 6 months – for occupation classes B, A and 2A		During a partial disability, the client receives an amount equal to 50% of the monthly amount payable. For a maximum of 6 months – for all occupation classes.	
Residual disability	Provides a monthly amount proportional to the income loss. The loss of income must be equal to or greater than 20% of the income the client earned prior to the disability. Conditions: <ul style="list-style-type: none">• Must receive continuous medical care.• The payment will cease at the end of the selected benefit period, less the benefit period that has already elapsed and is related to the same disability.• No residual monthly amount is payable if the client has been unemployed for over 60 days prior to the start of their disability.	N/A		
Future insurability option	Possibility to increase the monthly amount, without providing any further medical evidence, on each policy anniversary. Subject to the following conditions at issue: <ul style="list-style-type: none">• Age 18 to 50• Only one Future insurability option additional coverage can be added by product type• Not offered on rated policies When exercising this coverage, the following conditions must be met: <ul style="list-style-type: none">• These increases are available at each policy anniversary up to age 55, without having to submit new evidence of insurability.• The insured may request up to 5 increases of up to 20% of the pre-selected amount (minimum of \$100) with supporting financial justifications.• Must not be on disability. This additional coverage cannot be added after the contract has been issued.		N/A	
	Monthly amount: \$500 to \$8,000	Monthly amount: \$500 to \$1,000		
Return of premium	This additional coverage will reimburse 50% of the premiums paid, less any monthly amounts the client received. Issue ages: 18 to 55 Surrenders can be completed in the following situations: 1. On the later of the following dates: <ul style="list-style-type: none">- Policy anniversary nearest to the client's 55th birthday OR <ul style="list-style-type: none">- 10th policy anniversary 2. The policy anniversary nearest to the client's 65th birthday Between age 60 to 65, return of premium is reduced by 5% per remaining year before the policy anniversary nearest to the client's 65th birthday. This additional coverage cannot be added after the contract has been issued.	N/A	N/A	

SOLO	DISABILITY INCOME	LOAN INSURANCE	ESSENTIAL DISABILITY INCOME	
			Accident	Illness
ADDITIONAL COVERAGES				
Cost of living	<p>Protects your income by indexing the monthly amount when the total or residual disability extends beyond 12 consecutive months.</p> <p>This indexation is based on Statistics Canada Consumer Price Index and cannot exceed 5% per year.</p> <p>The indexation applies as of the 13th month after the monthly amount start date and every 12 months thereafter.</p> <p>The monthly amount payable in the event of disability is limited to \$35,000 for all individual disability benefits received under Desjardins Insurance policies.</p>	N/A	N/A	
Regular occupation period extender	<p>This coverage allows the client to extend the definition of total disability based on the practice of their regular occupation beyond the 24-month period. The monthly amount payable in the event of disability is limited to \$35,000 for all individual disability benefits received under Desjardins Insurance contracts.</p> <p>As a result, the insured will continue to receive monthly amounts for up to 5 years or until age 65 depending on what they have chosen.</p> <p>However, to continue to receive the monthly amount, the insured must not engage in any gainful occupation and must receive continuous medical care.</p>		N/A	
	N/A	Clients in occupation class B can only extend this coverage to 5 years.		
Accidental death, dismemberment or loss of use	N/A	N/A	Provides an additional amount of insurance in the event that the client dies from unnatural causes or if the client were to lose one or more limbs or their sight. The death or the losses must be sustained within 365 days following the date of the accident.	
Accidental fracture	N/A	N/A	<p>Provides an additional amount of insurance if the client suffers a fracture due to an accident. The accidental fracture must be diagnosed within a period of 30 days following the accident.</p> <p>An amount of insurance is payable for each fracture or complete severance, provided each one is due to a different accident. If the client sustains more than one fracture or complete severance as a result of the same accident, Desjardins Insurance pays for the fracture or complete severance with the highest amount.</p>	

SOLO AGRICULTURE

SOLO Agriculture is a disability income coverage designed especially for agricultural producers wanting to obtain financial security in case of an illness or an accident.

Similar to SOLO Disability Income, this coverage allows agricultural producers to add the amortization cost related to major investments in the calculation of their insurable income.

For further information refer to the SOLO Disability Income Advisor Guide available on Webi.ca.

SOLO	DISABILITY INCOME	LOAN INSURANCE	ESSENTIAL DISABILITY INCOME	
			Accident	Illness
ADDITIONAL COVERAGES				
Limitations & specific exclusions	<p>Limitations that apply in the event of termination of employment</p> <p>If the client was:</p> <ul style="list-style-type: none">• unemployed for 12 months or less, on maternity or parental leave for 70 weeks or less immediately prior to the onset of disability:<ul style="list-style-type: none">- No monthly amount is payable if the client's disability is due to one of the following disorders or their related treatments or complications:<ul style="list-style-type: none">• Stress• Anxiety• Depression• Neurosis• Psychosis• Adjustment disorder• Fibromyalgia or any chronic pain syndrome• Chronic fatigue syndrome• Personality disorder• Attention deficit disorder• Any other emotional or psychiatric disorder <p>For any other disability, the waiting period will be adjusted to 90 days, if chosen one was less. This limitation also applies in the event of hospitalization and day surgery.</p> <ul style="list-style-type: none">• unemployed for more than 12 months, on maternity or parental leave for 70 weeks or more immediately prior to the onset of disability:<ul style="list-style-type: none">- No monthly amount will be paid. However, if the insured returns to work full-time, he will once again be eligible to receive monthly insurance amounts if he has never stopped paying his premiums and provides proof of employment to Desjardins Insurance. <p>For a complete list of exclusions, please refer to the contract.</p>		<p>Dorsal or cervical regions</p> <p>To receive monthly amounts for an accident affecting the dorsal or cervical regions, a diagnosis must be made from medical tests.</p> <p>Soft tissue limitations also apply to dorsal or cervical region.</p> <p>Soft tissues</p> <p>The benefit period for a disability resulting from a medical condition affecting soft tissues is limited to:</p> <ul style="list-style-type: none">• Occupation class 5: 20 days for each disability period• Occupation class 4: 40 days for each disability period• Occupation class 3: 60 days for each disability period <p>For occupation class 3, 4 or 5, the cumulative maximum number of days on contract is 180.</p> <p>For occupation class 1 or 2, the benefit period is not limited for a disability resulting from a medical condition affecting soft tissues.</p> <p>However, the cumulative maximum number of months on contract is 36.</p> <p>For a complete list of soft tissues, please refer to the contract.</p>	<p>No monthly amount will be paid for an illness resulting from one of these conditions, treatments or complications related to: anxiety, chronic fatigue syndrome, depression, environmental illness, Epstein-Barr syndrome, fibromyalgia or any chronic pain syndrome, fibrositis, multiple chemical sensitivity, stress or burnout, any trouble resulting from substance abuse or an addiction to it, any other psychiatric, psychological, emotional, behavioural or nervous disorder or any syndrome or state that results in subjective symptoms that cannot be confirmed by objective medical exams.</p> <p>Degenerative disc disease</p> <p>The maximum benefit period for a disability resulting directly or indirectly is 20 days.</p> <p>Once the client has received monthly amounts for 120 days for all benefit periods resulting from degenerative disc disease, no other monthly amount is payable for any other disability period resulting from such a condition.</p> <p>For a complete list of exclusions, please refer to the contract</p>
	<p>Travel or stay outside of Canada or the United States:</p> <p>Clients are not eligible to receive a disability monthly amount when travelling or staying for more than 60 days outside of Canada or the United States.</p> <p>For a complete list of exclusions, please refer to the contract</p>			

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