







Assistance services*

INDIVIDUAL LIFE AND HEALTH INSURANCE

FOR ADVISORS
ONLY

PRODUCTS	Life insurance	Disability insurance	Healthcare insurance	Critical illness insurance	Hybrid insurance	
	Permanent or term Universal Participating	SOLO Disability Income SOLO Essential Disability Income SOLO Loan Insurance	SOLO Healthcare	Permanent or term Child Business	Life with Critical illness advance	Life with Long-term care advance
SERVICES	 24/7 Phone assistance service					
			 Travel assistance	 Autonomy assistance		
				 Psychological assistance		
	 Second medical opinion					
				 Home assistance		



24/7 Phone assistance service

Desjardins Insurance Phone assistance service allows the insured to **call anytime to get answers from a nurse** about any health-related questions like nutrition, immunizations, childcare, prescription drugs or the use of natural products.






They can call to:

- Get explanations about a medical condition, an illness, or the side effects of a medication.
- Get information on how to cope with a disability or critical illness, like cancer, and understand your treatment options.

Access all these assistance services with 1 phone number:

1-877-506-8392

* The assistance services are not a contractual obligation of Desjardins Insurance. They are offered for products currently available. For older generations of products, services may not be available or the service offer may differ.

 Second medical opinion	 Travel assistance	 Autonomy assistance	 Psychological assistance	 Home assistance
<p>In the event of an illness, the insured can benefit from a second medical opinion on their diagnosis through an analysis of their medical records and history by renowned medical experts. They also get access to eminent specialists in the required field of expertise.</p> <p>With the second medical opinion, the insured will get:</p> <ul style="list-style-type: none">• Confidential consultation service that collects medical files on behalf of the insured. It's easy to use and free of charge.• Opinions from world-renowned medical specialists, confirming the diagnosis and determining the best treatment plan.• Unlimited access for the adult insured¹, their immediate family (spouse or common-law partners and dependent children²) and their extended family (parents, parents-in-law, siblings and sibling-in-law) at all times.	<p>Available 24/7, this service is ideal if the insured is facing medical or non-medical emergencies, when abroad or outside of their province.</p> <p>Pre-departure</p> <p>Free and unlimited access to our help line, which provides reliable information and advice before a trip. Nurses will answer health-related questions and qualified assistance coordinators will answer general questions.</p> <p>During the trip</p> <p>If the insured is dealing with emergencies, they can call to receive all assistance needed.</p> <p>Medical assistance: Referrals to healthcare institutions, coordination of emergency healthcare transportation, follow-up on medical files, etc.</p> <p>Non-medical assistance: Help with lost or stolen official documents, emergency round-trip travel, help with language barriers, etc.</p>	<p>In the event of temporary or permanent loss of autonomy, this service offers free assistance from a nurse who will coordinate a wide range of non-medical home services to make life easier for the insured or their caregivers.</p> <p>Autonomy assistance is offered in two parts.</p> <p>Domestic assistance³</p> <p>Service offered to the insured and their caregivers.</p> <p>Ex: Light housekeeping, meal preparation, laundry, pet care, grocery shopping and other errands, supervision of a person living alone.</p> <p>Assistance with daily living³</p> <p>Service offered to the insured with loss of autonomy.</p> <p>Ex: Hygiene and comfort care, assistance with morning and evening routines and mobility at home, supervision of people who need it, transportation for medical appointments and companion services for various outings.</p>	<p>Psychological assistance puts the insured in touch with a mental health professional, either in person or by phone, when they need help with a variety of life issues;</p> <ul style="list-style-type: none">• Emotional issues: Stress, grief, decision making, etc.• Marital issues: Relationship dynamics, sex life, separation, etc.• Family issues: Parenting, caring for aging relatives, etc.• Job-related issues: Career path, job satisfaction, burnout, etc.• Physical issues: Chronic illness, depression, anxiety, fatigue, sleep disorders, etc.• Addictions: Drugs, alcohol, gambling, etc. <p><i>Up to 3 free consultations per year, 1 hour per meeting.</i></p>	<p>The insured is put in contact with qualified professionals, whether to plan work, receive advice or obtain professional help quickly.</p> <p>Three options are available.</p> <p>Referral services³</p> <p>For "non-emergency" work of all kinds (interior/exterior).</p> <p>Advisory services³</p> <p>Get advice on renovations, maintenance work or purchases.</p> <p>Emergency services³</p> <p>Service available 24/7, in the event of major leaks or damage.</p>

¹ Child insured: Access to the service is unlimited for the insured, their immediate family (father, mother and siblings) and their grandparent if they are the policyowner of the child's policy.

² A child is considered dependent up to age 21 or up to age 25 if enrolled in school full-time.

³ Referral service only. The insured will be responsible for any costs incurred.

Your client's health is a priority. We help them protect it.

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