Income Protection

Safe Driver

La Capitale
Financial Security

Pillar Series

Safe Driver

Protect your income and your family in the event of a motor vehicle accident

How will you pay your bills if you are injured and unable to work due to a motor vehicle accident? And if you should die in the accident, what would become of your family?

La Capitale's *Safe Driver* coverage is the ideal solution for this type of situation. If you are injured or killed in a motor vehicle accident, *Safe Driver* will pay you or your beneficiary a cash amount allowing you to meet your financial obligations or bring peace of mind to your family.

The *Safe Driver* Plan will cover you every second you are in a car, truck or bus, either as a driver or as a passenger.

Are you prepared for the unexpected?

The consequences of a disability or a death caused by a motor vehicle accident can be devastating. **Your ability to earn an income is the foundation of your financial future and your most valuable asset.** If a motor vehicle accident suddenly prevented you from working or cost you your life, how would you replace your income or what would happen to your family's financial situation? *Safe Driver* insurance provides you and your family with the financial security and peace of mind you deserve.

Receive up to $400 per day or $12,000 per month for a maximum of 2 months.

Choose the plan that suits your needs

Plan	Total disability maximum 6 months	Hospitalization maximum 2 months		Accidental death (lump sum amount)	Maximum permanent total disability amount[2] (lump sum amount)
		Monthly	Daily		
A	$200/month	$1,500	$50	$2,500	$20,000
B	$400/month	$3,000	$100	$5,000	$40,000
C	$600/month	$4,500	$150	$7,500	$60,000
D	$800/month	$6,000	$200	$10,000	$80,000
E	$1,000/month	$7,500	$250	$12,500	$100,000
F	$1,200/month	$9,000	$300	$15,000	$120,000
G	$1,400/month	$10,500	$350	$17,500	$140,000
H	$1,600/month	$12,000	$400	$20,000	$160,000

2. Permanent total disability benefit reaches maximum in 8 years.

Example of PLAN H coverage

TOTAL DISABILITY BENEFITS
Receive $1,600 per month for up to 6 months from the **first day** if you are totally disabled due to an injury caused by a motor vehicle accident.

HOSPITALIZATION BENEFITS
Receive $400 per day or $12,000 per month for up to 2 months, if you are hospitalized for an injury caused by a motor vehicle accident. These benefits are paid in addition to disability benefits.

ACCIDENTAL DEATH BENEFITS
We will pay your beneficiary a lump sum cash benefit of $20,000 if death occurs as a result of a motor vehicle accident.

INCREASED BENEFITS AFTER THE FIRST YEAR
Each year the policy is maintained in force, the above benefits increase by 5% per year to a maximum of 50%.

TOTAL PERMANENT DISABILITY BENEFITS
Receive up to $160,000 if you are permanently and totally disabled as a result of a motor vehicle accident. The benefit is $20,000 in the first year and increases by an additional $20,000 for each year the policy is renewed, up to a maximum of $160,000.

ALL ACCIDENT RIDER
If your injury **is not** caused by a motor vehicle accident, the **All Accident** rider allows you to receive **up to $2,000** per month for a maximum of 6 months from the **first day** you are totally disabled following an accident.

The Advantages of *Safe Driver* Insurance

- 24/7 protection, every day of the year, on or off the job, anywhere in North America
- No limits for soft tissue or back injuries (musculoskeletal system, cartilage, nerves, tendons...)
- Simplified underwriting with no medical exam
- Up to $160,000 for permanent total disability (after 8 years)
- Up to $24,000 in benefits in the event of hospitalization (2-month maximum)
- Up to $9,600 for total disability (6-month maximum)
- Full benefits are paid even if you receive benefits from other sources

Some restrictions, exclusions and conditions apply. The wording of the policy or any rider governs in all circumstances. Please see the policy or rider for complete details about your coverage.

Life altering motor vehicle accidents occur daily

Did you know?

- More people have died on Canada's roads in the last 50 years than the number of Canadians killed in two world wars.
- For every person killed, injured or disabled in a motor vehicle accident, there are countless others who are affected. Many families must cope with financial difficulties caused by the cost of prolonged medical care, the loss of a family breadwinner or the extra funds needed to care for a person with disabilities.
- Collisions are a leading cause of premature death and long-term disability for young drivers.[1]

1. Sources: Transport Canada, Fact Sheets from the World report on road traffic injury prevention (2004), Transport Canada (2001)

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Backed by over 40 years of experience, La Capitale Financial Security has become one of the leading specialized insurers in Canada. Every month, the company pays benefits in excess of $2,000,000 to its clients.

To find out more about the numerous benefits of La Capitale products, contact us or visit our website.

lacapitale.com

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La Capitale Financial Security Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails.

This document merely provides an overview of the coverage available. Some conditions and restrictions apply. The wording of the policy, any riders or both governs in all circumstances. Please see the policy, the rider or both for complete details about your coverage.

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