

MORTGAGE DISABILITY INSURANCE

Disability insurance enables you to keep up with your commitments while maintaining your lifestyle if you are no longer able to work due to an accident or illness.

Did you know?

Your biggest asset...



...is you and your ability to earn an income. If you become disabled, what is your plan B?

The #1 cause of claims



Work-related stress, depression or other nervous or psychological disorder.¹

¹ World Health Organisation (WHO)

Maintaining your lifestyle

With disbursements from their insurer, claimants can end up in a better financial position while disabled even though their income during that period is lower than their regular income.

PRODUCT CHARACTERISTICS

Age



Available age 18–64
Ends age 66

Eligible loan types



- Mortgage
- Long-term (121+ months) personal loan

Maximum coverage per insured



- \$2,500/month
- Up to 24 months of benefits
- Flexible coverage – 50% or 100%

Premium Monthly



Benefit start date



After 60-day waiting period

This optional insurance product is offered by Acadia Life. Loan life insurance is a prerequisite for illness and disability coverage. Subject to eligibility criteria and policy terms and provisions. This document has no contractual value.