



The Self-Employed Tradesperson's Guide to Accident and Sickness Insurance

**Protect your income. Protect your family.
Protect your future.**



WHY THIS GUIDE MATTERS

How many months could you survive without an income?

- **You are your business.**
- If you can't work, you can't earn.
- A Canadian gets hurt at work **every 30 seconds**.
- **PLUS You are 3x more likely to get hurt away from work.**
- Your bills, mortgage, and groceries don't stop. **EVER.**
- **WSIB?** Not automatic when self-employed. No **off-the-job** coverage.
- **EI?** Not available unless you opt-in.
- **ODSB** - only for low income.
- **DID YOU KNOW?** Programs designed on employee platforms can have **exceptions** or **limitations** for the self-employed.

A man with a beard, wearing a blue baseball cap and blue overalls over a brown shirt, is shown in profile, looking down at a red-handled tool he is using at a kitchen sink. The background shows a wooden cabinet and a chrome faucet.

WHAT IS ACCIDENT AND SICKNESS INSURANCE?

Your Financial Backup Plan

- **Pays monthly income** if you can't work due to **injury** or **illness**.
- Payments are **tax-free** (in most cases).
- **Covers you 24/7** - on-or-off the job.
- **More comprehensive than disability insurance** - can have no waiting period, provides short term, long term & death benefits.
- Tailored to your occupation, income, and risk level.
- **Affordable** premiums - especially compared to lost income.



REAL RISKS FOR TRADESPEOPLE

Common Accidents and Illnesses:

- **Falls** from ladders or scaffolding
- Slips, trips, or **cuts** on site
- **Back** or **joint** injuries from lifting or overuse
- **Respiratory** issues from dust, fumes, or chemicals
- Long-term **illness** like cancer or chronic conditions

Plus

- **You are 3x more likely to get hurt away from work** (sports, recreation, vacation, driving).
- Even a “minor” injury could mean weeks off work with **NO** income.



THE COST OF NOT HAVING COVERAGE

NO Accident and Sickness Insurance = Huge Financial Risk

- 2 months off work = \$10,000+ in **lost income.**
- **Clients?** Might not wait around.
- **Your business might fail.**
- Long-term injury or illness? **You may never catch up financially.**
- **Savings?** Gone fast.
- **Investments?** Cashed out early.
- **Generational wealth?** Less to leave your children.
- **Bills?** Keep coming. **FOREVER.**
- **Credit cards or loans?** Debt keeps growing.

A close-up portrait of a woman with dark hair, wearing safety glasses on her head and denim overalls over a dark t-shirt. She is looking slightly to the left with a calm expression. The background is a warm, textured wall.

THE BENEFITS OF HAVING COVERAGE

Affordable Peace of Mind

- **Monthly income** paid directly to you, tax free (in most cases).
- **Covers you on-or-off the job.**
- Allows you to **recover** with less stress.
- **Covers total and partial disability.**
- Helps **keep your business afloat.**
- **Protects** your family and lifestyle.
- **Custom coverage** designed to meet your needs.
- **Includes death and dismemberment benefit.**



REASONS TRADESPEOPLE DON'T GET COVERAGE

I Don't Need It.

You do.

The average Canadian male is injured **17 times** in his life. There's a work injury every **30 seconds**.

Programs based on employee platforms can have **exceptions** or **limitations** for the self-employed.

Do you want to **live off** your family?

I'll Get It When I Need It.

You won't.

You can **only** get coverage **BEFORE** you need it.

When you have an injury or illness, it is **TOO LATE**.

Don't wait.

I Can't Afford It.

You can.

Policies are tailored to your **needs** and **budget**.

Is it **smarter** to invest **2% or 3%** of your pay now or **100%** of your savings later?

Would you **skip** a trip to the **drive-through** to protect your family?

I Don't Trust It.

You should.

Insurance is highly regulated so these strict rules can **work in your favour**.

Often when claims get denied, the reason was usually preventable. **Talk to an agent** to **understand** how coverage can **protect** you.

LANDMARK + EMPIRE LIFE VS. THE OTHERS

Canada's Program for Self-Employed and Medium to High-Risk occupations

- Pays you **\$600 - \$5,000** monthly benefit
- **Tax free** (in most cases)
- **Pays in addition to any other benefits or income you may receive** (many others only 'top up' after other funds deducted)
- **Guaranteed Renewable** until age **65**
- Includes **Total** and **Partial** disability benefits.
- Includes Death and Dismemberment benefit.
- Sets your **medical history** and **pre-existing conditions NOW**, not when you need to make a claim.
- **Use your doctor, not ours.**
- **Lifetime benefit for soft tissue damage like sprains, back, ligaments, concussion** (many others only offer 60 days)
- Covers you **on-or-off the job.**
- Covers you in **Canada, USA and Mexico.**
- \$15 Billion Canadian company serving Canadians.

Not Everyone Will Qualify. Will you?

Next Steps

FIND OUT IF YOU QUALIFY FOR
SELF-EMPLOYED LIFETIME COMPENSATION

Three Easy Options:

1. Call to ask questions or book a meeting at
416-788-4684

2. Email questions to
Questions@AccidentandSicknessInsurance.ca

3. Book a free video call by visiting
AccidentandSicknessInsurance.ca

No pressure. No obligation. No jargon.

Just real advice.

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Protect your future.





ABOUT THE AUTHOR

Hi,

I'm Richard FitzGerald.

I'm a licensed insurance agent with the personal compensation division of Landmark Canada.

I'm based in Toronto, Ontario.

I'm a lifelong entrepreneur and salesperson who moved from the software industry to insurance.

Why?

After a friend and a family member both suffered lifelong injuries outside of work, I saw the value of accident and sickness insurance in a new way.

So, I decided to dedicate myself to help protect self-employed people.