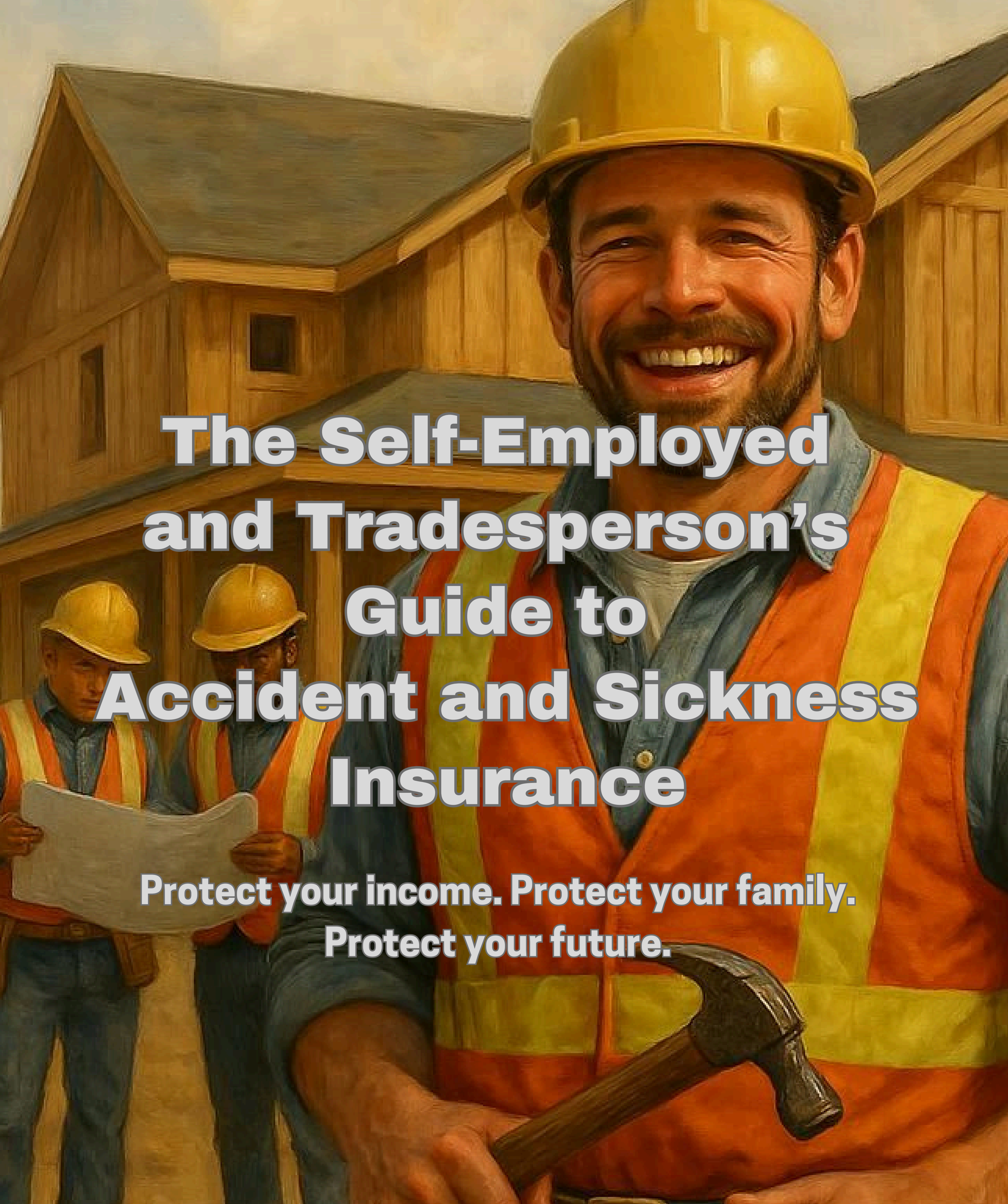

The Self-Employed and Tradesperson's Guide to Accident and Sickness Insurance

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

RICHARD FITZGERALD, ACCIDENT AND SICKNESS INSURANCE SPECIALIST, FSRA LICENSE #25237685
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WHY THIS GUIDE MATTERS

How many months could you survive without an income?

- **<u>You</u> are your business.**
- If you can't work, you can't earn.
- A Canadian gets hurt at work **every 30 seconds.**
- **<u>PLUS</u> You are <u>3x</u> 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 for self-employed 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.

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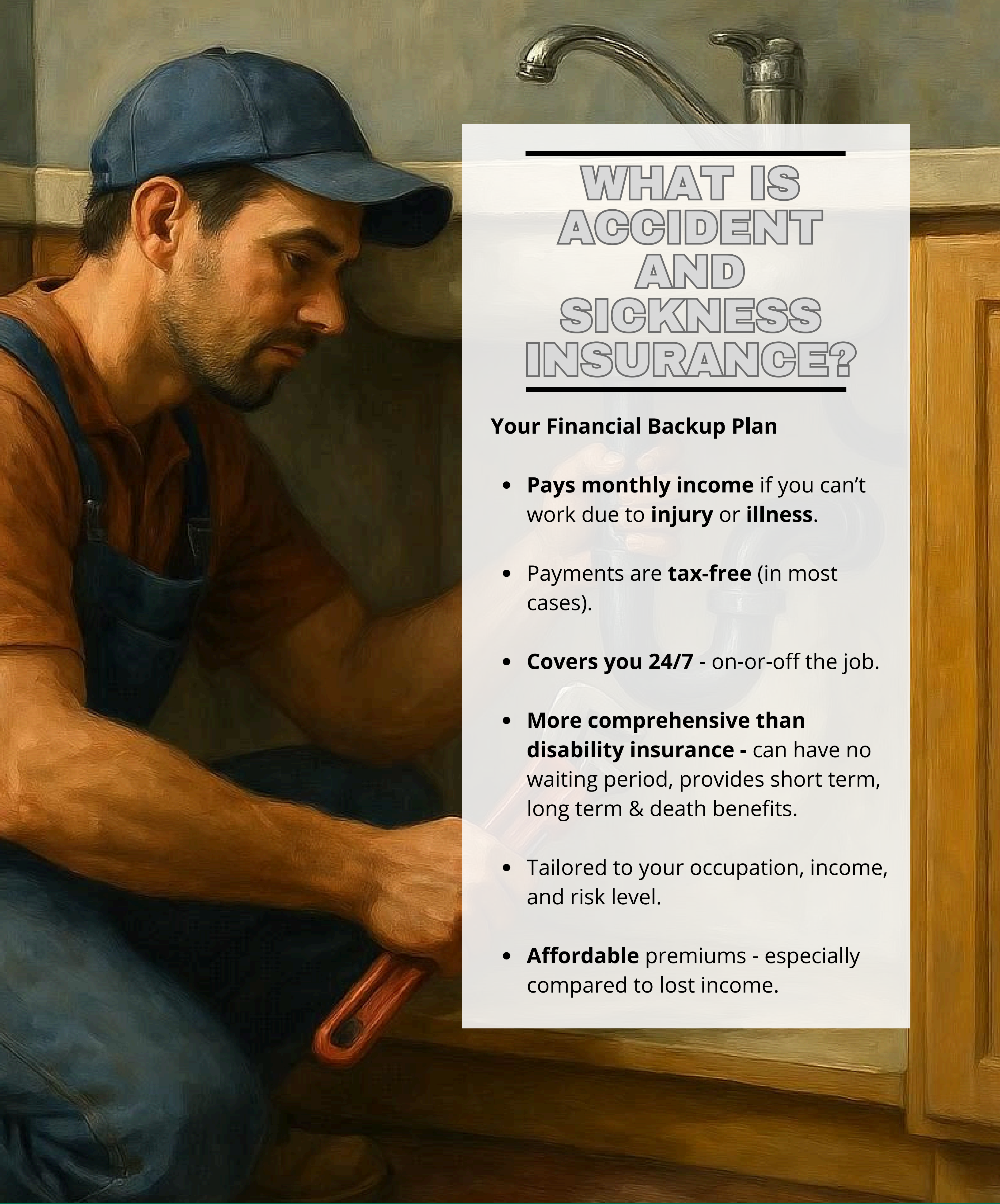

WHAT IS ACCIDENT AND SICKNESS INSURANCE?

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.

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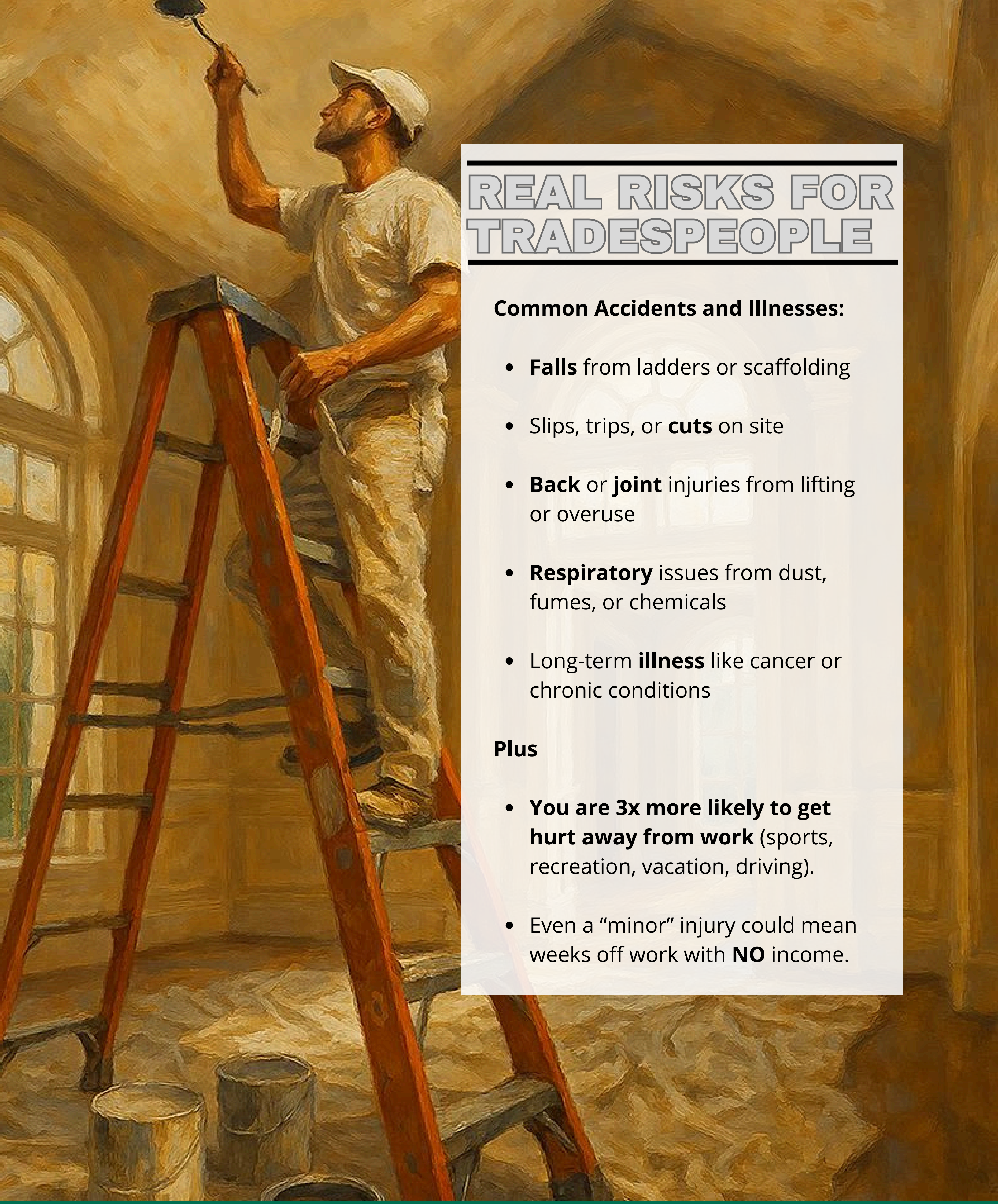

REAL RISKS FOR TRADESPEOPLE

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.

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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.

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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**.

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REASONS PEOPLE 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 wan't 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.

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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?

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Next Steps

FIND OUT *<u>IF YOU QUALIFY</u>* 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

<u>No pressure. No obligation. No jargon.</u>

Just real advice.

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

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ABOUT THE AUTHOR

Hi,

I'm Richard FitzGerald.

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

I look forward to assisting you.

Richard

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