

# 2-YEAR SICKNESS DISABILITY RIDER

## IF YOU QUALIFY

Monthly benefits available from \$300-\$5,000  
for Sickness Total Disability

### Sickness Total Disability Benefit

up to 50% of your monthly income when you apply for coverage

Coverage  
Example

# \$3,000

Benefit paid to you every month you are totally disabled, because of a covered sickness, for up to 2 full years.

(Subject to the terms and conditions of your base policy)

## PAID FROM THE 1<sup>ST</sup> DAY\* OF MEDICAL TREATMENT

Benefits payable for up to 2 full years, or any one sickness, while you are under the regular care of your own physician and totally disabled due to a covered sickness.

Once you qualify, your benefit is fixed, even if your income has fluctuated before you make a claim.

### IMPORTANT FEATURES:

- Choose your own Canadian physician for your primary medical attention
- No taxes are withheld
- Guaranteed Renewable

Your coverage automatically renews up to age 65, regardless of any change in your health, or the number of claims you have made, as long as you pay your premiums when due. After reaching age 65, the Contract will renew on any subsequent Policy Anniversary if You have not retired or have not ceased to be actively engaged in the occupation or profession stated in the application. No change may be made in your premium unless the same change is applied to all insured persons in the same class for the same coverage or you request a change in your coverage.

\*You may select an optional elimination period and no benefits are payable for any total disability during such period.

## IF YOU QUALIFY, YOUR BENEFITS ARE PAYABLE REGARDLESS OF ANY OTHER TYPE OF BENEFIT YOU RECEIVE

- 24/7/365 COVERAGE
- DURING OR OUTSIDE WORK
- ACROSS NORTH AMERICA

[www.landmarkcanada.ca](http://www.landmarkcanada.ca)

This is a sickness only coverage and does not provide coverage in the event of a disability resulting from an accident.

# CHOOSE THE PLAN THAT SUITS YOUR NEEDS †

## SICKNESS TOTAL DISABILITY

Example	Monthly Benefit	Example	Monthly Benefit
A	\$1,000	D	\$3,000
B	\$2,000	E	\$4,000
C	\$2,500	F	\$5,000

†Subject to the terms and conditions of your base policy

## IMPORTANT EXCEPTIONS AND LIMITATIONS

This Rider does not pay benefits, cover any loss or otherwise make a benefit available if the Sickness is, or is caused by, directly or indirectly, in whole or in part, or occurs: (1) outside Canada, the United States of America or its possessions, or Mexico; (2) attempted suicide, suicide, or any self-inflicted injury or illness, whether or not You are of sound mind at the time; (3) any psychiatric, psychological, emotional, mental, or nervous disorder, including but not limited to depression, anxiety, stress, and burnout, regardless of the cause thereof; (4) chronic fatigue, chronic pain, fibromyalgia, myalgia, encephalomyelitis, neuromyasthenia, long Covid, Epstein-Barr, or similar conditions by other names; (5) any Injury or Accident; (6) normal pregnancy or childbirth; (7) while engaged in military or naval service of any country at war, or from war or any act of war or participation in insurrection or riot; (8) You being under the influence of any narcotics, alcohol, or drugs, unless administered on the advice of a Physician and in compliance with their instructions; (9) the participation in, or attempt to participate in, a criminal offence, under any applicable law, whether or not charged or convicted of such offence; or (10) a Pre-Existing Condition within two years of the later of the Effective Date of the Rider and the date of latest reinstatement of the Contract (as applicable).

You shall never be considered disabled from two or more disabilities concurrently nor from Accidental Total Disability, Accidental Partial Disability, and/or Sickness Total Disability concurrently. Benefits are not payable for any period during which You are no longer experiencing Sickness Total Disability.

## IMPORTANT DEFINITIONS

**Sickness Total Disability** means that, as a result of Your Sickness, You are: (1) receiving Appropriate Treatment; and (2) unable to perform any of the regular duties of Your current occupation or profession; and, (3) not actively engaged in any other occupation or profession for which You are remunerated. Sickness Total Disability begins no earlier than the first medical treatment following the Sickness that caused it. After the Monthly Sickness Total Disability Benefit amount stated in the Policy Schedule for this Rider has been paid for twenty-four months, Sickness Total Disability means You continue to receive Appropriate Treatment and, for the remaining period thereafter, Your complete inability to engage in any and every occupation or profession for which You are reasonably fitted by reason of education, training or experience.

**Elimination Period** means the initial period of Your continuous Sickness Total Disability during which no benefits are payable under this Rider. The duration of the Elimination Period for this Rider is stated in the most recent Policy Schedule.

**Sickness** means an illness or disease for which the first symptom prompts You to seek medical attention. Such symptom(s) must appear more than 30 days after the Effective Date of this Rider or, if applicable, more than 10 days after the effective date of any reinstatement, while this Rider is in force.

**\*\*Please refer to the policy contract for all definitions, exceptions and limitations.**



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