

A product by Humania Assurance Inc.

HUGO

A leap to smart insurance

# WHAT ARE THE ADVANTAGES OF CHOOSING HUGO INSURANCE TO COVER A MORTGAGE?

- · Personalized, affordable coverage against premature death, illness and loss of income due to disability for monthly debt/loan payments
- · An ideal alternative to insurance offered through financial institutions, providing greater flexibility to meet your clients' constantly changing needs

Did you know that 80% of clients who are accepted for HuGO Life Insurance receive an automatic offer\* for HuGO Disability Debt Insurance and HuGO Critical Illness Insurance with no additional questions? A trio of coverage based on life underwriting, a big plus for clients!

Accepted standard for life insurance = automatically accepted for disability debt insurance and critical illness insurance without an exclusion or rating.

\* "a minimum of \$100,000 of life insurance is required."

## THREE TYPES OF COVERAGE, ONE UNDERWRITING PROCESS

#### **HuGO Life**

- T10, T15, T20, T25, T30, T80, T100
- Flexible, renewable, convertible, exchangeable
- Coverage from \$50,000 to \$5 million
- Unique, personalized process

### **HuGO Critical Illness**

- \$25,000 of critical illness coverage
- 25 covered illnesses (including non-lifethreatening cancer and loss of autonomy)
- Access to the services of Best Doctors

#### HuGO Debt in case of disability

- Eligible monthly amount up to \$1,500
- Waiting period 90 days, payable for 2 years





THE WEB SOLUTION TO COVER ALL YOUR CLIENTS' NEEDS

**HUGOINSURANCE.CA** 



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