



TRUCKERS' INCOME REPLACEMENT PLAN

A Workers' Compensation Alternative

INSURING WHAT MATTERS MOST TO YOUR BUSINESS AND FAMILY

This plan is ideal for independent Owner/Operators who can legally opt out of workers' compensation or for drivers who purchase coverage for off-the-job injuries and as a 'top up' to provincial workers' compensation.

Weekly benefit – provides you an income while you are disabled and unable to work due to accidental injury.

24/7 coverage for on-the-job and off-the-job injuries.

Accidental Death & Dismemberment as well as Permanent and Total Disability lump sum payment.

Critical Illness coverage in case of cancer (life threatening), coma, heart attack, kidney failure, severe burns and stroke.

OPTIONS

Weekly Benefits	from \$400 to \$1,000 per week
Accidental Death & Dismemberment	from \$100,000 to \$500,000
Permanent & Total Disability	from \$100,000 to \$500,000
Accident Medical	\$110,000
Critical Illness	\$5,000

WEEKLY BENEFITS TO AGE 70 – OPTIONAL

What if you suffer a long term disability? NTL offers optional coverage that provides you with weekly benefits until age 70.

SICKNESS COVERAGE – OPTIONAL

What if you were to suffer a disability due to sickness? Do you want peace of mind knowing you will receive an income during this time? NTL offers optional coverage that provides you weekly benefits for disability due to sickness.

LONG TERM PROTECTION – OPTIONAL

Want access to sickness coverage and life insurance without medical underwriting? NTL offers optional coverage that provides long term protection for disability as well as life insurance.

Note: Please review policy details with your NTL Representative for benefit exclusions and limitations.



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