



Voluntary Insurance

Tailored Protection for Your Peace of Mind.



What is Voluntary Insurance?

Voluntary insurance is coverage that individuals can choose to purchase to complement their existing insurance coverage. Voluntary insurance allows individuals to select the types and levels of coverage that best fit their individual circumstances and preferences.



Voluntary Term Life Insurance



Voluntary Accidental Death & Dismemberment Insurance



Voluntary Critical Illness Insurance



Emergency Medical Travel Insurance

Members can purchase units of \$10,000 up to \$500,000 of Life, Accidental Death & Dismemberment (AD&D), and Critical Illness (CI) coverage subject to terms and conditions. All Rates are age banded except for add on cost for Dependent Children.

Voluntary Term Life Insurance

- Guaranteed Issue amount of \$10,000
- Simplified underwriting from \$10,000 to \$100,000.
- Medically Underwritten up to \$500,000
- Coverage available for Spouses up to \$500,000 and Dependant Children to \$20,000

60 Day Money Back Guarantee

If not completely satisfied, you can receive a full refund if cancellation is made within 60 days of coverage effective date.

Emergency Medical Travel

- Ability to purchase trip coverage, Top-Up coverage, and Trip Cancellation with Lost Baggage separately.
- Available for a single trip or multiple trips.

Voluntary Critical Illness Insurance

- Guaranteed Issue amount of \$10,000
- Simplified underwriting \$10,000 to \$50,000
- Medically Underwritten up to \$500,000
- Coverage available for Spouses up to \$500,000 and Dep Children to \$10,000

Voluntary AD&D Insurance

Guaranteed up to \$500,000

Convenient premium payment

Premiums administered on an Individually billed basis to be paid annually by cheque or credit card, or monthly by credit card or pre-authorized debit.

Guaranteed renewable

Once enrolled, no medical evidence is required to renew coverage, even if health status changes.

For more information please visit the Coughlin Member Portal or App, <https://specialmarkets.ia.ca/coughlin/home> or scan the QR code.

