

UV INSURANCE

Express
Insurance Amount: \$100,000



Juvenile 30/100

Insurance program 0-15 years

Protect what is most valuable

- ▶ Life insurance including coverage for critical illness
- ▶ The same low price for all children between 0 to 15 years old
- ▶ Available only with the electronic application for fast and easy subscriptions
- ▶ Simplified issue with no medical exams required

Juvenile 30/100 protection

Life Insurance

- ▶ The life insurance amount and the premium increase automatically by 10% each year, for the first 10 years (indexing privilege is automatically offered and can be removed on demand, at any time).

Critical Illness Insurance

9 covered critical illnesses

- ▶ Stroke, cancer, heart attack, coronary artery bypass surgery
- ▶ Childhood diseases: cerebral palsy, congenital heart disease, cystic fibrosis, muscular dystrophy, type 1 diabetes mellitus

Term 30 protections, both renewable into **permanent** insurance at competitive and contractually guaranteed rates.

Juvenile 30/100 plan

Premium ¹	Life insurance initial amount	Critical illness insurance amount
\$15	\$100,000	\$10,000

¹ Monthly initial premium payable until age 30.

Add Accidental fracture option

(for only \$4 per month)

Type of fracture

Type of fracture	Coverage
Skull, pelvis, femur or spinal cord	\$5,000
Ribs, sternum, larynx, trachea, shoulder blade, humerus, knee cap, tibia or fibula	\$1,500
Bones not included above	\$500

Exclusive offer

If a member of your immediate family purchases another UV Insurance contract in the subsequent 12 months, get a fee refund for the 1st year of the new contract of:

\$25

Fee Refund on the 1st contract



\$50

Fee Refund on the 2nd contract



\$100

Fee Refund on the 3rd and additional contracts



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UV INSURANCE

UV Insurance is a business name and trademark of The Union Life Mutual Assurance Company.

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