

Income Protection

& Office Overhead Insurance



**Ontario
Association
of Architects**

**LOW COST
Group Disability Coverage
designed especially for the:**

- Ontario Association of Architects
- Ontario Association of Landscape Architects
- Architectural Institute of British Columbia
- B.C. Society of Landscape Architects
- Canadian Society of Landscape Architects

INCOME PROTECTION & OFFICE OVERHEAD EXPENSE INSURANCE

Income Protection Insurance

The cornerstone of any financial plan is the protection of your earning power if an accident or illness keeps you from your job. Your greatest asset is your ability to earn an income.

Income Protection Insurance offers Members \$100 of monthly income replacement benefit per unit. The minimum coverage you can have in force is 5 units. The maximum total monthly benefit you can apply for is the LESSER of:

- \$4,500 per month (45 units), or
- 50% of your monthly gross Earned Income, less any other disability insurance in force or applied for (excluding Canada or Québec Pension Plan benefits), and less any Earned Income continued by your employer or partnership (rounded to the next highest \$100).

(Earned Income means income earned from your employment or profession, after business expenses but before income taxes. If your income fluctuates, use an average of your income over the previous three years.)

This formula has been developed to ensure that you do not apply for more coverage than you may need. If you have any questions or need assistance determining the amount of coverage you can apply for, please call Mumby Insurance at **1 800 446-5745**.

BENEFITS: To qualify for benefits you must prove to our satisfaction that you meet the definition of Total Disability or Partial Disability and are under the care of a qualified physician at all times.

IN THE CASE OF TOTAL DISABILITY, benefit payments begin following the waiting period. If disability is due to an accident, benefits are payable for the duration of the disability. If disability is due to illness and occurs before age 63, benefits are payable up to age 65. If disability is due to illness and occurs at age 63 or older but before age 70, benefits are payable for up to 24 months.

IN THE CASE OF PARTIAL DISABILITY, benefit payments begin following the waiting period or following 90 consecutive days of disability, whichever is greater. If Partial Disability follows a period of Total Disability, the 90-day requirement may be waived.

Partial Disability benefits are payable up to age 65, in an amount equal to the full insured benefit reduced by the ratio of the Earned Income received while disabled to the Earned Income before disability. If the sum of your Earned Income while disabled plus benefits received from all sources (excluding investment income) exceeds your average Earned Income over the 24 months preceding disability, benefits will be reduced on a pro rata basis. Coverage may be extended to age 70 if still receiving Earned Income.

Automatic Cost of Living Adjustment

Each January 1, if you have been receiving income replacement benefits for the preceding six months, your monthly income will be adjusted for inflation using the Consumer Price Index, subject to a maximum escalation of 5% per year.

Office Overhead Expense Insurance

If your business is your family's source of income, it makes good sense to ensure that your business can continue in the event of your Total Disability. Office Overhead Expense Insurance can help pay the bills for your sole practice, partnership, or professional corporation when an accident or illness leaves you temporarily disabled.

IN THE CASE OF TOTAL DISABILITY:

Reimbursement will be provided for incurred office expenses such as rent, salaries of your regular office staff (not including your salary or salaries paid to relatives or fellow Members), utilities, leased or rented equipment and other fixed expenses which are normal and customary in the operation of your office.

The maximum benefit payable will be your average monthly overhead expenses during the 6-month period immediately preceding disability. In the event of joint occupancy, partnership or shareholding in a professional corporation, only your share of the office overhead expenses will be used in determining the amount of benefit payable. If you die while in receipt of benefit payments, your estate or the professional corporation will receive an additional three months of benefit payments in a lump sum to help finalize the affairs of your office.

Choose from waiting periods of 7 days or 14 days, and from benefit periods of 6 months or 12 months. Maximum coverage is 35 units of \$100 monthly benefit, or \$3,500 a month.

Definitions Of Disability

TOTAL DISABILITY – You will be considered totally disabled if, due to sickness or injury, you are unable to perform the normal duties of your regular occupation and you are not employed in any other gainful occupation. After your waiting period plus the first 60 months of benefits, you must be unable to engage in any occupation for which you are reasonably suited by training, education or experience, and you must not be engaged in any type of gainful occupation.

PARTIAL DISABILITY – You will be considered partially disabled if, due to sickness or injury, you are unable to perform all of the normal duties of your regular occupation, but are able to perform some of those duties and are receiving Earned Income from this or any other gainful occupation (providing your Earned Income is reduced from its pre-disability level as a result of the disability).

Manulife Financial must receive satisfactory proof of your disability within 90 days from the date disability begins.

The OAA Plan has the answers you're looking for

Q: Who is eligible?

A: All applicants must be resident in Canada and under 60 years of age. Members of the Ontario Association of Architects (“OAA”), Ontario Association of Landscape Architects (“OALA”), Architectural Institute of British Columbia (“AIBC”), B.C. Society of Landscape Architects (“BCSLA”), Canadian Society of Landscape Architects (“CSLA”), architectural partners of OAA and AIBC Members, full-time employees of OAA, AIBC and Pro-Demnity Insurance Company and AIBC members or the OAA and AIBC offices as well as full-time staff of professional and office employees of individual and incorporated members of OAA or AIBC, and members of the Board of Directors or the Executive Committee of the CSLA, are eligible to apply for Member Income Protection Insurance coverage. Members who are partners in an architectural firm are eligible to apply for Office Overhead Expense Insurance coverage.

Q: Is a medical exam required?

A: A short statement of health and other particulars of insurability are required of all applicants. Manulife Financial may request a physician’s report, a medical examination or medical test of any applicant, which will be made at no expense to the applicant. You will be notified directly if one is required.

Q: When does the insurance take effect?

A: Insurance will take effect on the date the completed application and required premium are received by Manulife Financial, subject to the final approval of its underwriters. In the event the applicant is not insurable, a full refund of premium will be made.

Q: Is there a Certificate of coverage?

A: Each insured Member will receive an individual Certificate specifying the coverage provided and outlining the main Group Policy provisions.

Q: What are the exclusions under this coverage?

A: Benefits will not be paid for total or partial disability that results directly or indirectly from any of the following circumstances: injury that is intentionally self-inflicted while sane or insane; any injury resulting from actions taken while committing or attempting to commit an assault or criminal offence; riot or civil commotion; war; injuries or illness sustained while outside of Canada for six consecutive months or more; and uncomplicated pregnancy or childbirth.

Notice on Exchange of Information

All information requested will be for insurance purposes only and will be treated as confidential. The insurer or its reinsurers may, however, make a brief report on it to the Medical Information Bureau. The Medical Information Bureau is a non-profit membership organization of life insurance companies which operates an insurance information exchange on behalf of its members. Subject to your authorization, the Bureau will supply information from its files to another member insurance company to which you have applied for life or health insurance or to which a claim is submitted. On your request, the Bureau will arrange for disclosure to you of any information it may have in your file on you, your spouse or your children being insured under this plan. If you question the accuracy of the Bureau’s file, you may contact the Bureau and seek a correction. The address of the Bureau’s Information Office is: 330 University Avenue, Toronto, Ontario M5G 1R7 (Telephone (416) 597-0590).

Notice on Privacy and Confidentiality

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife Financial will establish a “financial services file” from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife Financial at the address shown below. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, P.O. Box 4213, Stn. A, Toronto, Ontario M5W 5M3.

About Manulife Financial

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn\$399 billion (US\$398 billion) as at September 30, 2007.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Group Policy issued by The Manufacturers Life Insurance Company.

YOUR 30-DAY NO-RISK GUARANTEE

Once you receive your Certificate of coverage, you are guaranteed 30 days in which to review it. If you decide that you are not completely satisfied with your coverage, write Manulife Financial to cancel it within 30 days of receipt and receive a complete refund of the premiums you have paid to that date.

OAA Plan endorsed by:



OAA Plan arranged by:



Mumby Insurance Brokers Inc.
King Bathurst Business Centre
60 Bathurst Dr., Suite 12
Waterloo ON N2V 2A9

1 800 446-5745

or e-mail inquire@mumby.com

OAA Plan underwritten by:



The Manufacturers Life Insurance Company
P.O. Box 4213, Stn A, Toronto, ON M5W 5M3

1 800 668-0195

If you would like assistance completing your Application, or more information about the OAA Plan, call Manulife Financial toll-free at the number above, from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday or e-mail us any time at am_service@manulife.com.