

# Disability Insurance



## More than a disability insurance policy

### What is it?

Disability Insurance replaces a portion of your income if you become disabled and are unable to earn a living. A disability can be the result of a number of things including an accident, a serious illness or a mental health issue.

Disability insurance provides monthly payments that can be used in any way you choose to pay:

- Mortgage or rent
- Groceries
- Loans and credit cards
- Tuition fees
- Regular monthly bills
- Medical expenses

### Why you might need it

- You are a working or self-employed adult between the ages of 25 – 50 (the highest risk group).
- Your inability to work would pose significant financial hardship for you and your family.
- You can't afford to pay for medically related expenses associated with a disability.

### What you need to know

- Disability Insurance payments continue as long as you are unable to earn an income, and end when you are well enough to return to work.
- While there are a variety of disability benefits available through Worker's Compensation, the government and your place of employment, they may not last long enough or they may have certain restrictions (such as coverage for work-related accidents only). Review them carefully to ensure you're adequately covered if you become hurt or ill.

Contact a Western Financial Group broker for more information on Disability Insurance.



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