

The logo features a blue dot above the word "ROBINSONDALE" in a bold, sans-serif font. "ROBINSON" is in black, and "DALE" is in blue. Below it, "CLIENT PLUS" is written in a smaller, black, sans-serif font.

ROBINSONDALE
CLIENT PLUS



A critical illness, travel/medical and
accident insurance program
designed with our clients in mind



A flexible plan providing
peace of mind for you
and your family.

CLIENT PLUS

Robinson-Dale is proud to offer Client Plus, an exclusive insurance program for our customers that offers a custom-tailored package at a competitive price, without the stress of non-qualifying determinants.

If you are currently enrolled in an insurance program with Robinson-Dale for either personal or commercial needs, you qualify for our Client Plus coverage.

If you have a personal insurance plan with us, you are eligible for accident insurance coverage.

If you are a business owner and have a commercial insurance policy with us, you can choose from:

- personal accident
- critical illness
- travel/medical

Client Plus is right for all our policy holders

Accidents are a leading cause of death for men and women. Personal accident insurance ensures your future 24 hours a day, 365 days a year.

Advances in medical care have made it possible to survive critical illnesses that may once have been fatal. Critical Illness insurance provides you with a policy to meet both immediate and long term health care and altered lifestyle needs.

When travel takes you away from home, be certain that you have guaranteed coverage for medical emergencies, should they arise.

PERSONAL

Accident Insurance

Every few seconds, someone is hurt in an accident – over 25 people die of these injuries every day of the year. Life insurance is essential, but on average can only support the deceased's family for two years. Personal accident insurance provides peace of mind for your family's future.

Insured Persons

- you, our client, under the age of 70
- your spouse
- your dependent children

Coverage

Full 24 hour, 365 days a year protection against accidents anywhere in the world, whether you are on business, vacation, at home, on or off the job or travelling.

Benefits Include

	You	Spouse	Child
Accidental Death	\$25,000	\$25,000	\$5,000
Permanent Total Disability	\$25,000	\$25,000	n/a
Medical Expenses	\$10,000	\$10,000	\$10,000
Dental Expenses	\$2,500	\$2,500	\$2,500
Funeral Expenses	\$2,000	\$2,000	\$2,000
Rehabilitation	\$10,000	n/a	n/a
Occupational Training	n/a	\$10,000	n/a

Cost

\$30 per year, per insured person



BUSINESS OWNER

Personal Accident

Life insurance is essential, but on average can only support the deceased's family for two years. Accidents are one of the major killers of men and women in their prime. Personal accident insurance provides peace of mind for your family's future.

Insured Persons

You, the owner or partner, under the age of 70

Coverage

Full 24 hour, 365 days a year protection against accidents anywhere in the world, whether you are on business, vacation, at home, on or off the job or travelling.

Benefits

- \$100,000 Accidental Death (principal sum)
- \$100,000 Dismemberment
- \$200,000 Paralysis
- \$100,000 Loss of Use
- \$15,000 Repatriation
- \$15,000 Rehabilitation
- \$15,000 Family Transportation
- \$15,000 Home/Vehicle Alteration
- \$15,000 Spousal Occupational Training

Cost

\$75 per year, per insured person



Critical Illness

Because advances in medical care are making it possible to survive critical illnesses that may once have been fatal, we offer our customers an insurance policy designed to meet both immediate and long term health care and altered lifestyle needs.

Insured Persons

You, the owner or partner, under the age of 65

Coverage

Diagnosis of a covered critical illness or surgical procedure subject to survival of a minimum 30 days from diagnosis or surgery. For the first two years of coverage, any claim affected by a pre-existing condition is not eligible.

Critical illness refers to the following 18 different illnesses and surgeries: heart attack, coronary artery bypass surgery, stroke, life threatening cancer, Parkinson's disease, Alzheimer's disease, multiple sclerosis, kidney failure, paralysis, blindness, deafness, loss of speech, benign brain tumour, coma, major burns, major organ transplant, major organ failure requiring transplant, and motor neuron disease.

Benefits

Coverage of \$20,000.

Cost

\$260 per year, per insured person



Travel Medical

When travel separates you from the ones you love, take comfort in knowing you have coverage for medical emergencies, should they arise.

Insured Persons

- you, the owner or partner, under the age of 70
- your spouse under the age of 70
- your dependent children under the age of 21 or age 24 if full-time student at a Canadian college or university

Coverage

Emergency injury or sickness occurring while on a trip outside of the province of residence or country to a maximum of 32 days on any one trip. No limit to the number of trips covered in a year.

Benefits

Total coverage of \$1,000,000 including:

- \$20,000 Medical Evacuation
- \$1,000 Ground Ambulance
- \$2,000 Dental Injury
- \$5,000 Return of Body
- \$5,000 Family Hospital Bedside Transportation
- \$1,000 Hotel Convalescence
- \$500 Return of Vehicle
- Travel Assistance Service

Cost

\$80 per year, per insured person



the citadel

Client Plus is underwritten by The Citadel whose roots date back to 1917. Today, they are a member of Winterthur Swiss Insurance Group (WSI). Winterthur is the insurance arm of the Credit Suisse Group.

For more information, or to book a consultation with one of our qualified staff, please contact us at

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