



January is often a month dedicated to renewed enthusiasm and energy in our businesses.

It is also winter in Canada and “Slip & Fall season”. Icy roads and parking lots, ski hills and skating rinks claim many victims!

Before Christmas, a truck driver client of mine slipped on ice and suffered a knee injury that is keeping him off the road. His wife is managing the claim process for him and we talked at length a few days ago. His coverage includes monthly income replacement, beginning at the first day of the injury; Accident Medical Expense Reimbursement to cover the 2x weekly physiotherapy required; and Business Overhead Expense Benefit to reimburse him for the monthly lease payment for his truck.



Handling a claim personally, as the agent, gives me an opportunity to review the benefits offered by the EDGE or Roadside Edge benefit package. I reminded my client’s wife that they can select a physiotherapist of their choice and the services are paid in full. OHIP only authorizes a few physio clinics and only pays a fraction of the cost of the service. OHIP can limit the number of visits. The Accident Medical Reimbursement Benefit is the right choice. EDGE includes \$10K with every monthly Income Replacement Benefit purchase. When Accidental Death & Dismemberment is added to the plan, up to \$110,000 is available.



We talked about the waiver of premium benefit – No premiums are required when a client is on claim after 30 days! Some insurers wait 4 or 6 months before waiving premiums.

My client has a \$2500 truck lease payment, due whether he is running the truck or not.

His Business Overhead Expense Benefit responds after a 30-day waiting period and will reimburse him to the full amount. Again, the premium is waived after 30 days!

I reminded them about the unique feature within the Business Overhead Expense Benefit offered by EDGE to truckers and farmers – the “**replace yourself**” benefit.

Hire a driver for your truck; honour the contract with your shipper, and still receive 100% of your personal income replacement benefit IN ADDITION to the Business Overhead Expense Benefit!

Clients don't always remember what they purchased, and rarely read the contract (if they can find it) so being able to reassure them they are financially secure because they have what they need to maintain their lifestyle is the agent's reward for doing a great job.

BONUS: This is a perfect time to ask for referrals! 😊

How are your business owner clients covered if an unexpected fall causes them to miss work for an extended period of time?

Good Selling,

Blaine

