SSQ insurance

communities make us

Individual insurance

Term Plus



Term Plus:
a multi-purpose insurance solution!

Term Plus is a multi-purpose life insurance product designed to offer a flexible, comprehensive and competitive solution tailored to meet your personal and business protection needs.

Plus, you have the option to enhance your life coverage by adding a disability benefit for credit protection, critical illness and other benefits, making for a complete insurance solution, all in one policy!

Plan ahead with a well-suited protection

- Coverage for personal loans and other debts
- Coverage for business loans and financial expenses
- Income protection
- Estate planning

Flexibility to meet your financial protection needs

- Select from a variety of term durations, from 10 to 35 years, and combine multiple coverages under one policy.
- Convert your life insurance coverage into a permanent life insurance without medical evidence.
- Choose to enhance your life insurance coverage with additional benefits for a complete protection.
- Preferred rates available, rewarding you for a healthy lifestyle.

Adapt the coverage to suit your changing needs.

Insurability Benefit

The built-in guaranteed insurability benefit allows you to increase your insurance amount by 25% (up to $100,000) without having to submit any additional medical evidence. You can rest assured with a protection that is tailored to your current and future needs.

Extreme Disability Benefit

In the unfortunate event of a prolonged extreme disability, you may receive a portion of your life insurance benefit (up to $250,000) in advance. This benefit is included in your coverage at no additional cost.

Additional benefits to complete your coverage

Total Disability coverage

Benefit from a monthly indemnity to cover loan payments and other debts in case of total disability to help maintain your commitments and relieve financial worries.

Critical Illness coverage

Opt for a highly affordable protection that covers the three most common illnesses: cancer, heart attack, and stroke. A lump-sum, tax-free benefit will be paid to you to ease your financial burden, enabling you to focus on your recovery.

Life insurance coverage for children

Enhance your coverage to include a life insurance benefit for all your dependent children for a complete family protection.

Waiver of premium in case of disability

Choose a waiver of premium benefit and you will be released from the obligation of paying your insurance premiums, should you become totally disabled.

Accidental Death and Dismemberment

Benefit from additional coverage in case of dismemberment or accidental death.

Benefit in case of fracture

Receive a benefit amount in case of accidental fracture or severance.

A simple choice!

Term Plus provides a flexible coverage, allowing you to satisfy your personal and business insurance needs at a competitive rate.

Choose a protection that alleviates financial setbacks!

In order to protect yourself, your family and your assets, Term Plus offers a tailored solution that meets your needs with benefits adapted to your lifestyle.

A financial advisor will guide you through your insurance needs analysis.

Please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need. For more information, go to ssq.ca.



About SSQ Insurance

Founded in 1944, SSQ Insurance is a mutualist company that puts community at the heart of insurance. With assets under management of $12 billion, SSQ Insurance is one of the largest companies in the industry. Working for a community of over three million customers, SSQ Insurance employs 2,000 people. Leader in group insurance, the company also sets itself apart through its expertise in individual life and health insurance, general insurance, and the investment sector.

The purpose of this document is to provide a summary description of an insurance product offered by SSQ Insurance Company Inc. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.

DIND01044A (2019-03)