

DISABILITY INSURANCE

Comprehensive Protection

Most Canadians insure their car, their home, and their life, but not the income that pays for all of it. If illness or injury keeps you from working, even a few months without a paycheck can undo years of financial progress.

Disability insurance from Nova Star Insurance Consultant replaces a portion of your income so you can keep up with your mortgage and bills while you recover. We compare policies across Canadian carriers so the definitions and benefit periods fit your work.

How Does Disability Insurance Work?

It pays you a monthly benefit, typically 60 to 85 percent of your pre-disability income, if illness or injury keeps you from working. Most disabilities are caused not by accidents but by conditions like cancer, mental health disorders, and musculoskeletal issues.

Key Features to Compare

Nova Star helps you understand and compare:

- Elimination period: the wait before benefits start, commonly 30, 60, 90, or 120 days
- Benefit period: how long benefits are paid, from two years up to age 65
- Definition of disability: your own occupation or any occupation
- Benefit amount and how it's taxed
- Optional riders, such as cost-of-living adjustments

Short-Term vs. Long-Term Disability

- **Short-term disability** pays for shorter absences, typically for two years or less
- **Long-term disability** can pay benefits until age 65 for conditions that keep you out of work long term

A longer elimination period lowers your premium but means you need savings to bridge the gap. Nova Star advisors will help you find the right balance.

Why Disability Insurance Matters

- Disability insurance:
- Protects your most valuable asset: your income
- Keeps your mortgage and bills paid while you recover
- Protects your savings and retirement plans
- Is essential if you're self-employed or have no group coverage
- Lets you focus on getting better

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

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Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*