

FAMILY PROTECTION

Comprehensive Protection

If you have a partner, children, a mortgage, or anyone who depends on your income, you have something worth protecting. The best time to plan is while you're healthy, when premiums are lowest and qualifying is easiest.

Family protection from Nova Star Insurance Consultant combines the right coverages so that if you die, become seriously ill, or can't work, your family's finances don't fall apart. We compare Canadian carriers and build a plan around your household.

What is Family Protection?

Family protection isn't a single product. It's a planning approach that brings together life, disability, critical illness, and health coverage, sized to your family's specific situation and risks.

What Does a Family Protection Plan Include?

Depending on your household, your plan can draw on:

- Life coverage: a tax-free lump sum to replace income, pay off the mortgage, and fund your children's education
- Disability coverage: replaces part of your income if illness or injury keeps you from working
- Critical illness coverage: a tax-free lump sum on diagnosis of a covered condition such as cancer, heart attack, or stroke
- Health and dental coverage: for families without an employer plan

Life vs. Disability Insurance

- **Life insurance** protects your family if you die
- **Disability insurance** protects your income if you're alive but can't work, which is statistically more likely during your working years

Most families need both. Nova Star advisors will help you size each coverage so your plan fits your budget.

Why Family Protection Matters

- A family protection plan:
- Replaces your income if you die or can't work
- Helps keep your family in their home
- Funds your children's education
- Gives you breathing room to recover from a serious illness
- Costs less when you start while you're young and healthy

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:

☎ 647-520-6899 ✉ gaby@novastarinsure.com 🌐 www.novastarinsure.com

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