

FUNERAL INSURANCE

Comprehensive Protection

Funerals and final expenses can cost thousands of dollars, and the bills usually arrive while your family is grieving. Without a plan, loved ones may have to cover those costs from their own savings.

Funeral insurance from Nova Star Insurance Consultant pays a lump sum your family can use for funeral arrangements and final expenses. We compare plans across Canadian carriers to find coverage that fits your budget and your health.

What is Funeral Insurance?

Funeral insurance, also called final expense or burial insurance, is a smaller permanent life insurance policy designed to cover funeral costs and other final expenses. Many plans are available with simple health questions or no medical exam.

Key Features of Funeral Insurance

Nova Star funeral insurance options can include:

- A tax-free lump-sum benefit paid to your beneficiary
- Lifetime coverage with premiums that typically stay level
- Simplified or guaranteed acceptance, often with no medical exam
- Monthly or annual payment options
- Coverage amounts sized to funeral and final expenses

Funeral Insurance vs. a Pre-Paid Funeral

- **Funeral insurance** pays cash to your beneficiary, who can use it for the funeral, outstanding bills, or anything else
- **A pre-paid funeral contract** covers services with one funeral home and may not cover other final expenses

Guaranteed acceptance plans usually include a waiting period before the full benefit is paid for death from natural causes. Nova Star advisors will explain the details and help you choose the right plan.

Why Funeral Insurance Matters

- Funeral insurance:
- Spares your family from paying funeral costs out of pocket
- Gives you peace of mind that arrangements are taken care of
- Lets you plan a dignified, meaningful farewell
- Is available to many people who can't qualify for traditional coverage
- Fits a range of budgets

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.*