

HIGH RISK COVERAGE

Comprehensive Protection

If you work in a hazardous job, have a health history, or enjoy high-risk hobbies, getting insured can be harder. Some insurers decline the application, charge much higher premiums, or exclude the very activity you need covered.

High risk coverage from Nova Star Insurance Consultant connects you with Canadian carriers that specialize in harder-to-place applicants. We know which insurers are more flexible for your situation, so you get protection that actually fits.

What is High Risk Coverage?

High risk coverage is life, disability, or critical illness insurance arranged for people some insurers consider higher risk. Options range from fully underwritten policies with specialized carriers to simplified-issue and guaranteed-issue plans with few or no medical questions.

Who Can Benefit from High Risk Coverage?

We regularly help Canadians with:

- Dangerous occupations, such as construction, mining, firefighting, and law enforcement
- Extreme sports, such as scuba diving, skydiving, rock climbing, and motorsports
- Aviation activities, including private piloting
- Pre-existing health conditions or a past diagnosis
- A history of being declined, rated, or offered exclusions elsewhere

Standard vs. Specialized Coverage

- **Standard policies** may decline you, add a large surcharge, or exclude your occupation or activity
- **Specialized coverage** is designed for higher-risk profiles, so you can still protect your family and your income

Being declined once doesn't mean you can't be covered. Nova Star advisors will shop the market and help you find the right fit for your situation.

Why High Risk Coverage Matters

- The right high risk coverage:
- Protects your family financially if something happens to you
- Replaces income if illness or injury keeps you from working
- Covers the work and activities standard policies may exclude
- Gives you peace of mind to keep doing what you do
- Can be reviewed as your health or risk profile changes

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.*