

**01** **What is disability insurance?** Disability insurance can provide you with an income should you encounter an unexpected illness or accident that leaves you unable to work and earn an income. This may prove very difficult, especially if you have any debt like student loans or lines of credit.

**02** There are a lot of insurance products out there and a lot of businesses selling them, so it can be hard to figure out heads and tails when it comes to your options. Disability insurance is probably the most important type of insurance for medical learners and it is NOT covered by Green Shield Canada.

**03** **Where to find disability insurance:** Use an insurance broker! This is company that will 'shop around' to get you the best balance between coverage and price. You can find a registered broker here: <https://www.ibac.ca/member-associations-insurer-partners/member-associations/>.

**04** Another seller that is worth checking out is Ontario Medical Association that specifically services Medical Learners and Practitioners. You may want to get at least two quotes from two different parties.

**05** **For more information, or to schedule an appointment, contact:**

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