

# Why Partner with IMI Canada

Licensed insurance professionals often identify risks that extend beyond traditional mortality and morbidity.

One of the most overlooked and increasingly relevant today is **healthcare access risk** — the exposure created when timely medical treatment isn't available through the public system.

## Why It Matters

An illness that can't be treated within a reasonable timeframe can derail more than just health outcomes. It can result in:

- Forced liquidation of assets
- Disruption to long term plans
- Reduced income from disability
- Increased debt and higher borrowing costs

## The Insured Solution

International Medical Insurance (IMI) is a form of private medical coverage designed to fund timely access to care when public systems are delayed or unavailable.

IMI Canada is a specialized wholesale MGA focused on delivering this product to Canadians through exclusive advisor partnerships. The coverage is positioned as a complementary planning solution, addressing healthcare access risk without replacing traditional health, disability, or critical illness insurance.

## Value to Your Practice

Advisors who recognize healthcare access risk demonstrate:

- Broader risk awareness beyond traditional products
- A more holistic planning approach
- Proactive thinking rather than reactive problem solving

Partner with us today to position yourself as an advisor who anticipates **real world threats**, not just standard insurance exposures.

