

Discover our all-new member insurance plan, carefully designed to meet your specific health and wellness needs. We are delighted to present you with this association plan, sold exclusively by Valérie Castonguay and Tommy Brochu, two renowned insurance experts.

As a member of the RITMA Group, we understand that your health and well-being are top priorities. That's why your association has selected the best options for you.



### SEVERAL PROTECTIONS AVAILABLE :

**1. Disability insurance :**

This coverage guarantees income replacement in the event of temporary or long-term disability, due to injury or illness, enabling members to maintain their standard of living despite prolonged absence from work.

**2. Overhead expenses :**

This insurance covers members essential business overheads, such as rent, bills and fixed charges, to help them keep their business running smoothly.

**3. Supplementary health insurance :**

Complementing the public health scheme, this insurance offers extended coverage for certain care.

**4. Dental insurance**

**5. Life insurance**

With Valérie and Tommy as partners, members of the RITMA group benefit from a choice of flexible insurance products tailored to their professions, enabling them to concentrate fully on their practice while enjoying peace of mind. Their professions, enabling them to concentrate fully on their practice while enjoying peace of mind about their financial protection and overall well-being.

***No one is immune to accident or illness.***

***So it's important to protect your health, your finances and those of your company.***

*Certain conditions apply*

**Contact Valérie Castonguay or Tommy Brochu today to find out more.**



**Valérie Castonguay**

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