

Critical Illness protection

Critical Illness Protection provides a one-time lump sum benefit if the insured is diagnosed with a Critical Illness Covered Condition and survives the Survival Period, typically 30 days.

Coverage Type	Term 10 Term 20 Term to age 65								
CI Term 10 & 20 Expiry	Age 75								
CI Term to age 65 Expiry	Age 65								
Coverage Description	Critical Illness Term 10 & 20 Protection are Renewable and Convertible critical illness plans with premiums that increase every 10 or 20 years respectively. Critical Illness Term to age 65 Protection is a Convertible critical illness plan with level premiums.								
Issue Ages	Term 10 Non-Smoker: 15 days to age 65 Smoker: age 16 – 65 Term 20 & Term to age 65 Non-Smoker: 15 days to age 55 Smoker: age 16 - 55								
Minimum Benefit	\$25,000 (Adults and Juveniles)								
Maximum Benefit	\$2,000,000 (Adults - Ages 17 and above) The total amount of critical illness insurance from all sources cannot exceed \$2,000,000 \$250,000 (Juveniles - Ages 0 to 16) The total amount of critical illness insurance from all sources cannot exceed \$250,000								
Coverage Options	Available as single life and multiple life plans								
Underwriting Classifications	Non-preferred Non-Smoker Non-preferred Smoker (starting at age 16)								
Underwriting Programs	Non-Medical <table border="0"> <tr> <td>Age</td> <td>Benefit</td> </tr> <tr> <td>Ages 0 to 16</td> <td>Up to \$250,000</td> </tr> <tr> <td>Age 17</td> <td>Up to \$1,000,000</td> </tr> <tr> <td>Ages 18 to 50</td> <td>Up to \$99,999</td> </tr> </table>	Age	Benefit	Ages 0 to 16	Up to \$250,000	Age 17	Up to \$1,000,000	Ages 18 to 50	Up to \$99,999
Age	Benefit								
Ages 0 to 16	Up to \$250,000								
Age 17	Up to \$1,000,000								
Ages 18 to 50	Up to \$99,999								
Policy Fee	\$60.00 per policy year								
Combined Banding	Combines the Critical Illness Benefit amounts of all critical illness coverages for the same insured to determine underwriting requirements and premium rates								
4-Condition Products	<ul style="list-style-type: none"> • Cancer (life threatening) • Heart attack • Stroke (Cerebrovascular accident) • Coronary artery bypass surgery 								
25-Conditions Products (also includes 5 Childhood Conditions)	<table border="0"> <tr> <td> <ul style="list-style-type: none"> • Alzheimer's disease • Aortic surgery • Aplastic anaemia • Bacterial meningitis • Benign brain tumour • Blindness • Cancer (life-threatening) • Coma • Coronary artery- bypass surgery • Deafness • Heart attack • Heart valve replacement • Kidney failure </td> <td> <ul style="list-style-type: none"> • Loss of independent existence • Loss of limbs • Loss of speech • Major organ transplant • Major organ failure on waiting list • Motor neuron disease • Multiple sclerosis • Occupational HIV infection • Paralysis • Parkinson's disease • Severe burns • Stroke (Cerebrovascular accident) </td> </tr> </table> <p>The following 5 childhood Critical Illness Covered Conditions are included up to the insured's 24th birthday:</p> <ul style="list-style-type: none"> • Cerebral palsy • Congenital heart disease • Cystic fibrosis • Muscular dystrophy • Type 1 diabetes mellitus <p>Loss of independent existence does not apply until the age of 18 for a child coverage at which time it is automatically available.</p> <p>A detailed description and definition of each of these conditions and their associated exclusions, limitations and Survival Periods is set out in the contract.</p>	<ul style="list-style-type: none"> • Alzheimer's disease • Aortic surgery • Aplastic anaemia • Bacterial meningitis • Benign brain tumour • Blindness • Cancer (life-threatening) • Coma • Coronary artery- bypass surgery • Deafness • Heart attack • Heart valve replacement • Kidney failure 	<ul style="list-style-type: none"> • Loss of independent existence • Loss of limbs • Loss of speech • Major organ transplant • Major organ failure on waiting list • Motor neuron disease • Multiple sclerosis • Occupational HIV infection • Paralysis • Parkinson's disease • Severe burns • Stroke (Cerebrovascular accident) 						
<ul style="list-style-type: none"> • Alzheimer's disease • Aortic surgery • Aplastic anaemia • Bacterial meningitis • Benign brain tumour • Blindness • Cancer (life-threatening) • Coma • Coronary artery- bypass surgery • Deafness • Heart attack • Heart valve replacement • Kidney failure 	<ul style="list-style-type: none"> • Loss of independent existence • Loss of limbs • Loss of speech • Major organ transplant • Major organ failure on waiting list • Motor neuron disease • Multiple sclerosis • Occupational HIV infection • Paralysis • Parkinson's disease • Severe burns • Stroke (Cerebrovascular accident) 								

Any illness, disorder or surgery not specifically defined in the contract is not covered.

Early Detection Benefit	<p>The Early Detection Benefit provides a one-time lump sum payment per policy if the insured is diagnosed with one of the Early Detection Covered Condition and survives the survival period, typically 30 days.</p> <p>The Early Detection Benefit is only available on the 25-condition Critical Illness Protection products and will cover the following Early Detection Covered Conditions:</p> <ul style="list-style-type: none">• Coronary angioplasty• Early prostate cancer• Ductal breast cancer• Superficial malignant melanoma <p>The Early Detection Benefit can be paid only once and for only one Early Detection Covered Condition for an insured under all critical illness coverages under this policy and is the lesser of:</p> <ol style="list-style-type: none">a. 15% of the then current Critical Illness Benefit; andb. \$50,000. <p>The payment of the Early Detection Benefit will not reduce the Critical Illness Benefit, the policy premiums, or the Return of Premium on Death Benefit.</p>
Return of Premium on Death Benefit	<p>The Return of Premium on Death Benefit provides a one-time payment upon death of the insured, if the insured dies (i) during the Survival Period, or (ii) from a condition or event not defined as a Critical Illness Covered Condition as specified in the Contract. This benefit is not payable if the Critical Illness Benefit has been paid or is payable.</p> <p>This benefit will return: the sum of the paid premiums for the coverage, which includes ratings, and any waiver of premium riders, and the policy fee (if applicable).</p>
Second Opinion Service	<p>Expert Medical Opinion Service (EMOS) is a no-cost extra-contractual benefit that is provided by Advance Medical.* EMOS gives the insured the opportunity to have the world's leading medical experts</p> <ul style="list-style-type: none">– review his or her medical case, and– provide the insured and their treating physician with a comprehensive medical report on the medical case that includes the diagnosis and recommendations from the experts in the relevant area of medicine. <p>The insured's immediate family can also access this service at no additional cost. There is also no need to travel.</p> <p>This service can be accessed at any time for any medical condition <u>without the diagnosis of a critical illness covered condition</u>. While the Critical Illness Protection is in force and within one year of its expiry, there is no limit on the number of times this service can be accessed.</p> <p>*Subject to program availability</p>
Conversion Option	<p>All plans are convertible to an eligible plan up to the coverage anniversary nearest the insured's age 60. New evidence of insurability is not required if the benefit amount is not increased on conversion.</p>
Split Option	<p>The Split Option allows the coverage to be split from the original policy to an eligible standalone policy.</p> <p>New evidence of insurability is not required if the benefit amount is not increased upon split.</p>
Change in Critical Illness Benefit	<p>Decreases in the Critical Illness Benefit are allowed at any time, subject to plan minimums.</p> <p>Increases in the Critical Illness Benefit are allowed subject to underwriting approval and plan maximums.</p>
Change in Smoker Status	<p>Change from smoker to non-smoker is allowed, subject to evidence of insurability and underwriting approval.</p>
You Should Review Your Contract	<p>It is important to read your contract because this illustration is only a summary of the benefits it provides. This policy contains exclusions and limitations not mentioned here.</p> <p><i>Please read the Contract for more details.</i></p>

[Illustrate Critical Illness Protection](#)
