

LifeCare Juvenile Rider – Definition Highlights

Covered Impairment Definitions

The LifeCare¹ Juvenile Rider Benefit pays a one-time, lump sum benefit for each Insured Child who is diagnosed with one of the covered illnesses or has undergone a covered procedure as defined and specified below.

Cancer (Life-Threatening)

The diagnosis of a malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes leukemia and Hodgkin's disease, but excludes non-invasive cancer in situ and stage 1A malignant melanoma (melanoma less than or equal to 1.0mm in thickness, not ulcerated and without level IV or V invasion). No benefit under this condition will be available if the earlier of a) the date of diagnosis or b) the date of signs/symptoms and/or medical consultations that led to diagnosis, is within the first 90 days from the effective date of the policy (or the effective date of last reinstatement).

Kidney Failure (End Stage Renal Disease)

The diagnosis of end stage renal disease, presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular peritoneal dialysis, hemodialysis or renal transplantation is initiated.

Major Organ Transplant

The diagnosis of the irreversible failure of the heart, both lungs, liver, pancreas, both kidneys or bone marrow. Transplantation must be medically necessary. The Insured must undergo surgery as a recipient of a transplant of a heart, lung, liver, pancreas, kidney or bone marrow.

Blindness

Defined as permanent loss of sight in both eyes, as confirmed by an ophthalmologist. The connected visual acuity must be worse than 20/200 in both eyes, or the field of vision must be less than 20 degrees in both eyes.

Deafness

Defined as the total, permanent and profound loss of hearing in both ears, with an auditory threshold of more than 90 decibels within the speech threshold of 500 to 3,000 cycles per second, as confirmed by an otolaryngologist.

Paralysis (Paraplegia, Hemiplegia & Quadriplegia)

Defined as the complete and permanent loss of use of two or more limbs for a continuous period of 90 days following the precipitating event, during which time there has been no sign of improvement. All psychiatric causes are specifically excluded.

Congenital Heart Disease

Diagnosis of the following heart conditions: These conditions are covered following a 30 day survival period from diagnosis or birth whichever comes after. The diagnosis must be made by a qualified pediatric cardiologist and supported by appropriate cardiac imaging.

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| • Total Anomalous Pulmonary Venous Connection | • Truncus Arteriosus |
| • Transposition of the Great Vessels | • Tetralogy of Fallot |
| • Atresia of any heart valve | • Eisenmerger Syndrome |
| • Coarctation of the Aorta | • Double Inlet Ventricle |
| • Hypoplastic Left Heart Syndrome | • Ebstein's Anomaly |
| • Double Outlet Left Ventricle | |

These conditions are covered only when open heart surgery is performed for correction. The surgery must be recommended by a qualified pediatric cardiologist and performed by a cardiac surgeon in Canada or the United States. These conditions are covered following a 30 day survival period from diagnosis or birth whichever comes after.

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| • Pulmonary Stenosis | • Aortic Stenosis |
| • Discrete Subvalvular Aortic Stenosis | • Septal Defect |
| • Atrial Septal Defect | |

Exclusions:

- i. Trans-catheter procedures such as balloon valvuloplasty or Percutaneous Atrial Septal Defect closure are excluded.
- ii. (All other congenital cardiac conditions are excluded.)

← The Insured must survive a Survival period following diagnosis for payment to be made. Unless specifically stated otherwise, the Survival period is 30 days.

← Cancer is a type of abnormal or malignant (cancerous) cell growth that spreads throughout the body destroying health tissue. Some cancers are not considered life threatening and are not covered under this benefit. However, if a cancer spreads to surrounding tissue or organs or progresses, the LifeCare benefit will be paid. No benefit is payable under the policy if cancer is diagnosed or if there are symptoms that lead to the diagnosis of cancer within 90 days of the policy being issued or reinstated. The policy will be terminated and your premiums will be refunded.

← There is permanent loss of function of both kidneys. The insured must have regular dialysis treatment or kidney transplant.

← In certain conditions, any of the heart, lungs, liver, kidneys or bone marrow can become injured or diseased sufficiently such that the person needs an organ transplant. This benefit will be paid when the insured undergoes transplant surgery as a recipient.

← Blindness is the total and irreversible loss of vision in both eyes.

← Deafness is covered regardless of the cause (subject to standard exclusions).

← Paralysis is the complete and permanent loss of voluntary movement in at least two limbs, whether caused by an accident, illness or disease.

← Severe defects that the child is born with, due to abnormal development of the heart or vessels. Coverage is limited to the specified conditions.

Cerebral Palsy

A definitive diagnosis of Cerebral Palsy, a non-progressive neurological defect characterized by spasticity and in coordination of movements.

← A non-progressive life-long condition caused by damage to the brain affecting body movement and muscle coordination.

Down's Syndrome

A definitive diagnosis of Down's Syndrome supported by chromosomal evidence of Trisomy 21.

← A chromosomal disorder characterized by structural abnormalities and mental retardation.

Cystic Fibrosis

A definitive diagnosis of Cystic Fibrosis with evidence of chronic lung disease and pancreatic insufficiency.

← An inherited disease affecting mainly the lungs and digestive system associated with significantly shortened life-expectancy.

Muscular Dystrophy

A definitive diagnosis of Muscular Dystrophy, characterized by well-defined neurological abnormalities, confirmed by electromyography and muscle biopsy.

← A progressive neuromuscular disease characterized by generalized weakness and muscle wasting, eventually affecting all voluntary muscles. Life-expectancy is shortened.

Autism

Defined as an organic defect in brain development characterized by failure to develop communicative language or other forms of social communication, with the diagnosis confirmed by a specialist before the third birthday.

← Autism is a lifelong, characterized by impaired ability for social interaction, impaired communication skills and specific behavioural patterns.

Type 1 Diabetes Mellitus

The diagnosis of Type 1 Diabetes Mellitus, characterized by absolute insulin deficiency and continuous dependence on exogenous insulin for survival. The diagnosis must be made by a qualified pediatrician or endocrinologist licensed and practicing in Canada and there must be evidence of dependence on insulin for a minimum of three months.

← The pancreas produces too little insulin causing a life-long dependency on insulin from an external source.

The wording included in this document is for reference only. In the event of a discrepancy, the actual policy will prevail. Please refer to the policy for definitions and specific exclusions.