

# Additional Benefits



**FACT SHEET**

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# 1. Guaranteed insurability

## Type of coverage

This additional benefit entitles the policyholder to take out new life insurance policies on the life of the insured without evidence of insurability, for an insured amount not exceeding the insured amount under the principal benefit.

## Age at issue

0 to 37 inclusive

## Options

- > Six (6) options may be exercised at ages **25, 28, 31, 34, 37 and 40**.
- > The amount of the option must be lower than or equal to the amount of the related basic coverage:
  - Minimum: \$10,000
  - Maximum: \$50,000
  - Total maximum at La Capitale: \$300,000

This maximum applies to this benefit, as well as others of the same type and any options offered previously by the Insurer.

## Additional notes

This benefit cannot be appended to a term insurance product.

This benefit may be appended to the basic plan after issue (must be within two years for Limited Premium Coverage) if it was provided for in the basic plan.

See clauses for more information about this benefit.

## 2. Accidental Death and Dismemberment

### Type of coverage

This additional benefit covers:

- > Payment equal to 100% of the insured amount:
  - If the death is the result of an accident or in the event of:
    - Loss\* of vision in both eyes
    - Loss\* of hearing in both ears
    - Loss\* of both hands or both feet
    - Loss\* of one hand and one foot
    - Loss\* of one hand or one foot and loss of vision in one eye
- > Payment equal to 50% of the insured amount in the event of:
  - Loss of one hand or one foot
  - Loss\* of vision in one eye
  - Loss\* of hearing in one ear

\*The word "loss" refers to the complete, permanent loss of use of the hand, sight, or hearing, without hope of even partial reversal through any form of therapy.

- > The benefit is doubled in the event of an accident while travelling with a public carrier (i.e. a bus, train, taxi or commercial airline) that holds all the necessary permits to carry passengers.

### Age at issue

0 to 60 inclusive

### Amounts

The amount at issue must be lower than or equal to the amount of coverage under the principal benefit to which this benefit is attached.

- Minimum: \$10,000
- Maximum: \$250,000
- Total maximum at La Capitale: \$250,000

The maximum applies to this coverage and similar coverage previously offered by the insurer.

This amount does not increase or decrease if the principal benefit to which this benefit is attached has a variable insured amount.

## **Additional notes**

This benefit is not available for all products.

This benefit may be appended to the basic plan after issue (must be within two years for Limited Premium coverage) if it was provided for in the basic plan.

On joint plans, this benefit only applies to first-to-die coverage.

See clauses for more information about this benefit.

## 3. Premium waiver in the event of the policyholder's disability

### **Type of coverage**

Under this additional benefit and subject to certain conditions, premiums or the cost of insurance (in the case of a Universal Life Insurance contract) need not be paid to the insurer if the policyholder becomes totally disabled.

### **Definition of total disability**

Total disability is defined as the inability to be gainfully employed in any profession or occupation.

### **Elimination period and retroactive payment**

The disability must begin before the policy anniversary which is the nearest to the policyholder's 65th birthday, must be considered a total disability and must persist for at least 120 days. Payment will commence on the 120th day and will be retroactive to the start of the disability.

### **Termination of coverage**

The waiver of premiums terminates on the earliest of the following dates:

- > The end of total disability
- > Expiry of principal benefit
- > Before the policy anniversary which is the nearest to the insured's 65th birthday

### **Age at issue**

- > Age 18 to 55 inclusive

### **Premiums**

- > The rate is based on the age of the policyholder and the duration of the coverage.
- > A percentage of the sum of all premiums for other benefits under the contract, excluding policy fees

### **Additional notes**

This benefit may be appended to the basic plan after issue if it was provided for in the basic plan.

See clauses for more information about this benefit.

## 4. Waiver of premiums in the event of the policyholder's disability or death

### **Type of coverage**

Under this additional benefit and subject to certain conditions, premiums or the cost of insurance (in the case of a Universal Life Insurance contract) need not be paid to the insurer if the policyholder becomes totally disabled and/or dies.

### **Definition of total disability**

Total disability is defined as the inability to be gainfully employed in any profession or occupation.

### **Elimination period and retroactive payment**

The disability must begin before the policy anniversary which is the nearest to the policyholder's 65th birthday, must be considered a total disability and must persist for at least 120 days. Payment will commence on the 120th day and will be retroactive to the start of the disability.

If the policyholder dies, the death must occur before the policy anniversary which is the nearest to the policyholder's 65th birthday. The waiver of premiums will commence on the date of death and remain in force until expiry of the "Waiver of premiums in the event of the policyholder's disability or death" benefit.

### **Termination of coverage**

The waiver of premiums terminates on the earliest of the following dates:

- > The end of total disability
- > Expiry of principal benefit
- > Before the policy anniversary which is the nearest to the insured's 65th birthday

### **Age at issue**

- > 18 to 55 inclusive.

### **Premiums**

- > The rate is based on the age of the policyholder and the duration of the coverage.
- > A percentage of the sum of all premiums for other benefits under the contract, excluding policy fees.

### **Additional notes**

This benefit may be appended to the basic plan after issue if it was provided for in the basic plan.

See clauses for more information about this benefit.

## 5. Children's Life Insurance Rider

### Type of coverage

This product is an additional benefit providing fixed term insurance coverage for children:

- > Children under age 18 at the time of application of whom the policyholder is the father or mother (or legally adopted)
- > Children of the spouse, **if** the spouse is insured and has taken out his or her own Rider (in the case of a blended family)\*
- > Unborn children, starting on their 15th day of life, provided they have left the hospital

\*See the section entitled "Information about children of the spouse."

In the event of the death of a child before his or her 25th birthday, the insurer will pay to the beneficiary of this benefit the insured amount specified in the contract (unless the insurer has expressly excluded the child from coverage at the time of policy issue).

The Children's Insurance Rider may be added to an individual or joint life insurance product,\* at the time the basic policy is issued or thereafter (must be within first 2 years if a Limited Premium product).

The option providing paid-up premiums in the event of the death of the insured parent, to whom the rider is attached, is included.

\*Rider cannot be combined with Critical Illness or Long Term Care coverage.

### Age at issue

- > Child: Between 15 days (if has left hospital) and 17 years inclusive (age at last birthday)
- > The Rider must be attached to the coverage of a parent age 18 to 55 inclusive (age at nearest birthday); coverage may be individual or joint
- > If both parents are covered, the Rider must be attached to one member of the couple (ideally the youngest parent, given the duration of coverage)
- > Available only if the parent already has a child

### Automatic coverage

Any child born or adopted after the application is signed, of whom the insured is the father or mother, will automatically be covered starting on his or her 15th day of life, provided the child has left the hospital following birth.



## **Information about children of the spouse**

- > In the case of a blended family, each spouse must be insured and have his or her own Rider
- > If one of the spouses is not insurable, no Rider can be granted for his or her own children
- > Children born of a new union will have double coverage if each spouse has a Rider; overall coverage is however limited to \$30,000

### **Example:**

A man has a daughter from a previous union, and his new spouse has two sons. She is also pregnant. How should the children be covered?

- > The man must obtain insurance for himself and take out a Rider for his daughter
- > His new spouse must obtain insurance for herself and take out a Rider for her sons
- > The unborn child will have double coverage as each spouse has a separate Rider

If one of the spouses is not insurable, no Rider can be granted for his or her own children. The unborn child can be covered under the Rider attached to the parent who is insurable.

## **Coverage period**

Coverage under this benefit ends on the earliest of the following dates:

- > Expiry of the principal benefit to which the Rider is attached
- > The 25th birthday of each child
- > The policy anniversary which is the nearest to the insured parent's 65th birthday

The expiry date shown on the policy will be based on the parent's 65th birthday.

## **Fixed insured amount**

- > Minimum \$5,000
- > Maximum: \$30,000 per child (regardless of how many Riders there are)
- > Coverage is the same for each child
- > In the event of a child's death, coverage is maintained for the other children covered

## Premiums

- > Level
- > Same regardless of the number of children covered
- > Payable until the earliest of the following dates:
  - The date on which premiums become paid-up for the benefit to which the Rider is attached
  - The policy anniversary which is the nearest to the insured parent's 65th birthday
  - The date of death of the insured parent, or death of the insured's spouse in the case of a joint first-to-die insurance benefit
- > No policy fee

## Underwriting

- > No extra premiums permitted
- > Even if one child is not insurable, the others are still covered
- > Unborn children are automatically covered and no notice or medical questionnaire is required
- > Only the names of children excluded from coverage appear on the policy

## Conversion privilege

The conversion privilege may **only** be exercised if written notice is received at least **60 days prior** to:

- > Expiry of the benefit, as described above
- > The date of an insured child's marriage
- > The date of birth of a child born to an insured child

The amount converted may be up to 5 times the insured amount (overall maximum \$150,000 for all Children's Insurance Riders).

Evidence of insurability is required in order to obtain non-smoker status. Term coverage is maintained for other insured children, if applicable.

## Accelerated death benefit

The accelerated death benefit provides for the advance payment of a portion of the insured amount of a life insurance benefit during the insured's lifetime. This accelerated payment is subject to the administrative rules applicable at the time the request is made as well as the following conditions. These conditions are subject to change at any time and without notice.

- ♦ The life insurance benefit under which the request for an accelerated death benefit is made must have been in force for at least two years.
- ♦ The life expectancy of the insured must not exceed two years or the insured must have received a vital organ transplant.
- ♦ The accelerated death benefit may not exceed 50% of the insured amount of the life insurance benefit under which the request is made.
- ♦ As of the payment date of the accelerated death benefit, compound interest is applied at a rate determined by the insurer. This rate is subject to change upon each contract anniversary.
- ♦ Following the insured's death, the insured amount of the life insurance benefit under which the request for an accelerated death benefit is made is reduced by the amount paid as an accelerated death benefit plus accrued interest.

## Additional notes

The following additional benefits will apply to the Children's Insurance Rider only if they have been selected for the parent's coverage.

- > Waiver of premiums in the event of the policyholder's disability
- > Waiver of premiums in the event of the policyholder's disability or death

Paid-up insurance in the event of death, which is automatically included with this Rider, will not be available if an extra premium applies to the parent.

See clauses for more information about this benefit.

## 6. Monthly Payment Term Life Insurance Rider (The Provider - Monthly income for your loved ones)

### Type of coverage

Individual Term Life Insurance, convertible but not renewable. The insured amount is payable upon death in **tax-free**, guaranteed monthly payments for the selected fixed or decreasing term.

- > 25-year
- > 20-year
- > 15-year

This benefit automatically includes benefits in case of total loss of autonomy.

Example: A 45-year-old client purchases a 20-year term policy, then dies at age 55. The beneficiary will receive the monthly payment provided for in the contract for:

- > The next 20 years in the case of a Fixed Term contract
- > The next 10 years in the case of a Decreasing Term contract

If the insured dies after age 65, the policy will have expired and no payment will be made.

### Conditions

The rider is available for the following products:

- Permanent Advantage, non-participating, individual or joint for 10, 15, 20 years or for life
  - > 100% Pure Protection, individual or joint
  - > Term products
- Only available at issue and for a same insured
- Not available to companies
- In the event of expiry, cancellation or reduced paid-up insurance of the benefit to which this rider is attached, the premium shall automatically be increased. The new premium is set according to the rate in force based on the monthly benefit band, the age of the insured, and the same risk class as at the effective date of the rider.

### Age at issue

Fixed terms

- > 25-year term: 18 to 60 (inclusive)
- > 20-year term: 18 to 65 (inclusive)
- > 15-year term: Age 18 to 70 (inclusive)
- > Age at nearest birthday

Decreasing terms

- > 18 to 75 (inclusive)
- > Age at nearest birthday

## **Monthly benefit**

- > Fixed amount
- > Monthly benefits in \$100 increments
- > Minimum \$500; maximum \$10,000

## **Coverage period**

The earlier of the two following events:

- > The benefit to which the Rider is attached terminates
- > According to the selected term, i.e. 15, 20 or 25 years

## **Insurance premium**

- > Rates: Male/female, standard (smoker)/preferred (non-smoker), by band of monthly benefits
- > No policy fee
- > Extra premium available

## **Conversion privilege**

This product is convertible. For more information, see the "The Provider, Monthly income for your loved ones" fact sheet.

## **Renewability**

This product is not renewable.

## **Benefit for total loss of autonomy**

This product includes a total loss of autonomy benefit. For more details, see the "The Provider, Monthly income for your loved ones" fact sheet.

## **Additional benefits:**

- > Waiver of premiums in the event of the policyholder's disability
- > Waiver of premiums in the event of the policyholder's disability or death

## **Additional notes**

See clauses for more information about this benefit.

## 7. 10-, 20-, 25-, 30 or 35-year Term Life Insurance Rider

### Type of coverage

10, 20, 25, 30 or 35 year fixed term, non-participating individual Term Life Insurance.

### Conditions

The rider is available for the following products:

- > Permanent Advantage, non-participating, individual or joint for 10, 15, 20 years or for life
- > Universal Life Insurance
- > 100% Pure Protection, individual or joint

Only available at issue and for a same insured.

In the event of expiry, cancellation or reduced paid-up insurance of the benefit to which this rider is attached, the premium shall automatically be increased. The new premium is set according to the insurer's rate in force based on the insured amount, and the age of the insured based on the same risk class as at the effective date mentioned above.

### Age at issue

Fixed Term Rider	Age at issue (age at nearest birthday)
10-Year Fixed Term	Age 0 to 70
20-Year Fixed Term	Age 0 to 65
25-Year Fixed Term	Age 0 to 60
30-Year Fixed Term	Age 0 to 55
35-Year Fixed Term	Age 0 to 50

### Insured amount

- > Minimum \$100,000
- > No maximum

### Coverage period

The earlier of the two following events:

- > When the benefit to which the Rider is attached terminates
- > The policy anniversary which is the nearest to the insured's 85th birthday

## **Insurance premium**

- > Rates: Male/female, standard (smoker)/preferred\* (non-smoker), based on the last monthly benefit band (\$1,000,000)
- > No policy fee
- > Extra premium available

\* Preferred rate available beginning at age 15.

## **Conversion privilege**

This product is convertible. For more details, see the Term Insurance Products fact sheet.

## **Renewability**

The insurer will renew this benefit at the end of the original term for subsequent 10-year terms. The last renewal period may not exceed the policy anniversary which is the nearest to the insured's 85th birthday.

## **Additional benefits**

- > Waiver of premiums in the event of the policyholder's disability
- > Waiver of premiums in the event of the policyholder's disability or death

## **Additional note**

See clauses for more information about this benefit.

## 8. Fixed Term Critical Illness Rider

### Type of coverage

20-, 25-, 30- and 35-year Fixed Term accident and sickness coverage, with the insured amount payable upon the diagnosis of a covered critical illness or after a covered surgery. 25 illnesses or surgeries\* are covered.

An additional benefit is paid for certain types of cancer\* or coronary angioplasty. The benefit is equal to the lower of the following amounts:

- > 10% of insured amount
- > \$25,000

This benefit can only be paid once. Note that this payment does not reduce the benefit later payable for an insured critical illness or surgery, does not cause the benefit to expire, and has no effect on premium reimbursement. Some conditions and restrictions apply.

This coverage automatically includes the Extended Best Doctors<sup>®</sup> assistance service at no extra cost.

\* To find out which illnesses are covered, see the Extended Second Chance fact sheet.

### Differences between Extended Second Chance and the Critical Illness rider

	<b>Extended Second Chance</b>	<b>Critical Illness rider</b>
<b>Type of coverage</b>	Until age 75.	20-, 25-, 30- or 35- year terms
<b>Payment period</b>	Payable over 15 years Payable until age 65 Payable until expiry (age 75)	Until expiry of coverage under the benefit
<b>Premium reimbursement options</b>	At death – Plus Option On surrender or expiry – Health Option	No option available
<b>Age at issue</b>	Terminates at age 60	Terminates at age 55
<b>Insured amount</b>	Minimum: \$25,000 Maximum: \$2,000,000	Minimum: \$25,000 Maximum: \$2,000,000 The insured amount must be equal to or less than the insured amount of the life insurance product. To determine the value of the total insured amount, the Term Insurance rider and The Provider must also be included.
<b>Insurance premiums</b>	Amount bands: \$25,000 to \$49,000 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250 and over	A single rate band



## Available coverage

### > Individual plan only

- 20-year term
- 25-year term
- 30-year term
- 35-year term

### > No premium reimbursement option is available

- There are no premium reimbursement options available with this product. To obtain a product offering reimbursement of premiums, such as the Plus Option and Health Option, the client must select a product in the Second Chance line.
  - Extended Second Chance
    - ✓ The Plus Option or the Health Option may be added
  - Simplified Second Chance until age 75
    - ✓ The Plus Option is automatically included and the Health Option can also be added

## Conditions

- > The Critical Illness rider is available on all life insurance products (except for Life Saver and 100% Pure Protection) if the Critical Illness option is selected.)
- > Only available at issue and for a same insured
- > Expiry or cancellation of the benefit to which the Rider is attached will result in automatic cancellation of the Critical Illness rider.

## Age at issue

- > 20-year term: Age 18 to 55
- > 25-year term: Age 18 to 50
- > 30-year term: Age 18 to 45
- > 35-year term: Age 18 to 40

## Insured amount

- > Fixed, guaranteed and payable until the expiry date of the benefit.
- > Minimum \$25,000
- > Maximum \$2,000,000
- > The insured amount must be equal to or less than the life insurance product. When the Disability Income Benefit is attached to The Provider, the maximum amount is based on the monthly benefit payment under The Provider multiplied by the following factor:
  - > The Provider - 15 years: 125
  - > The Provider - 20 years: 150
  - > The Provider - 25 years: 175

## Coverage period

This benefit expires on the earliest of the following dates:

- > The expiry date under the benefit, i.e. 20, 25, 30 or 35 years
- > The date of acceptance by the Insurer of a claim under the Critical Illness Benefit, unless it is a claim related to benefits for certain types of cancer or coronary angioplasty
- > The date of the termination of the coverage resulting from the application of terms under the moratorium period exclusion
- > The date on which the principal benefit terminates
- > The date of death of the Insured

## Insurance premium

Rates:

- > Male/female, standard (smoker)/preferred (non-smoker), a single rate band
- > Extra premium available

## Conversion and renewal privilege

- > Non-convertible and non-renewable

## Additional benefits:

- > Waiver of premiums in the event of the policyholder's disability
- > Waiver of premiums in the event of the policyholder's disability or death

## About the Extended Best Doctors<sup>®</sup> assistance service (free)

Second Chance provides the benefit of the Best Doctors<sup>®</sup> assistance service at no additional charge, which helps the insured get the best possible medical care in the event of a critical illness in Canada, the U.S., or around the world. The Best Doctors<sup>®</sup> assistance service:

- > Provides a wide range of information about critical illnesses and general health issues
- > Enables patients who have a critical illness **or who suspect they have a critical illness**,<sup>1</sup> to obtain a second opinion from a group of medical experts
- > Provides access to a list of the most qualified specialists in the world to meet the patient's medical needs
- > Facilitates access to practising doctors outside of Canada if the patient wishes to be treated outside the country

<sup>1</sup> At the discretion of Best Doctors<sup>®</sup> assistance service, mental or nervous disorders and illnesses characterized by chronic pain may be excluded.

## Additional notes

See clauses for more information about this benefit.

## 9. Accidental Fracture Rider

### Type of coverage

This coverage pays a benefit if the insured suffers a fracture due to an accidental cause and survives the accident for at least 30 days. This fracture must be diagnosed within 30 days of the accident.

### Available coverage

- > Individual
  - This insurance only covers the primary insured.
- > Individual with children\*
  - This insurance covers the primary insured and his or her children.\*\*

### Conditions

- > The rider is available at issue or may be added to any life insurance or critical illness product (except for Simplified Second Chance)

### Example:

Two parents cannot be insured on a single insurance contract. To provide coverage for an entire family, you must sell:

- > Accidental Fracture rider that is individual with coverage for children.  
AND
- > Accidental Fracture rider with individual coverage.

Each adult must have a principal benefit with the rider.

In the case of a blended family, to provide coverage for the entire family, you must sell:

- > Two Accidental Fracture riders that are individual with coverage for children.
  - Each adult must insure his or her own children and has a principal benefit.
  - Children born of a new union are automatically covered.<sup>1</sup> The child will be covered under two plans, however, the insurer will only pay one benefit, i.e. the highest of the two amounts.

### Notes

- \* Once the children are no longer considered to be dependent, an internal replacement can be requested for individual coverage.
- \*\* Only dependent children are covered. The child must be the insured's natural or legally adopted child, who is at least 15 days old (and has left the hospital) and under age 19, or is under age 24 and attends a recognized educational institution on a full-time basis as a duly registered student.

### Age at issue

- > Between 15 days (if has left hospital) and 60 (at the nearest insurance policy anniversary)

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<sup>1</sup> Please refer to the "Automatic coverage at birth" section.

## Premiums

- > Fixed, guaranteed and payable for the same term as the principal benefit:
  - The rate for **Accidental Fracture rider that is individual with coverage for children**
    - This is twice the amount of the Individual coverage.
  - Rate for **2 units**
    - This is twice the amount of the rates indicated below
- > No extra premium: Standard acceptance or rejection

## Insured amount

- > Fixed and guaranteed
- > The number of units available is 1 or 2
- > The amount of the indemnity will be doubled if the accident occurs while the insured is travelling with a public carrier<sup>2</sup>
- > If, as a result of an accident, an Insured incurs one of the losses set out in the Table below, the Insurer shall pay a benefit equal to the amount indicated for the loss (or twice the amount indicated if the insured has purchased two units) in the Table below

**Table of Benefits**

<b>Accidental Fracture</b>	<b>1 unit</b>	<b>2 units</b>
Skull with permanent neurological deficit	\$12,500	\$25,000
Skull without permanent neurological deficit	\$5,000	\$10,000
Vertebral column	\$5,000	\$10,000
Pelvis	\$5,000	\$10,000
Femur	\$5,000	\$10,000
Hip	\$5,000	\$10,000
Sternum	\$1,500	\$3,000
Scapula	\$1,500	\$3,000
Larynx	\$1,500	\$3,000
Trachea	\$1,500	\$3,000
Humerus	\$1,500	\$3,000
Tibia	\$1,500	\$3,000
Fibula	\$1,500	\$3,000
Patella	\$1,000	\$2,000
Cubitus	\$1,000	\$2,000
Radius	\$1,000	\$2,000
Any other bone not indicated above	\$500	\$1,000

<sup>2</sup> A public carrier (i.e. a bus, train, taxi or commercial airline) that holds all the necessary permits to carry passengers.

## **Limitations:**

- > If the type of coverage chosen is Individual with coverage for children, the benefit payable to the Policyholder in the event that a covered child suffers an accidental fracture is 50% of the amount shown in the Table of Benefits.
- > Multiple fractures following an accident: The insurer shall only pay benefits for one loss. The benefit paid shall correspond to the highest amount set out in the Table of Benefits for said loss. An indemnity shall be paid for each fracture arising from a different accident.
- > The Policyholder is entitled to the amount of coverage indicated in the Table of Benefits if the accidental fracture is diagnosed within 30 days of the accident. In addition, the Insured or covered child must survive the accident for at least 30 days.

## **Restrictions and exclusions**

The Insurer shall not pay any benefits in the following cases:

- > The accident is a direct or indirect result of voluntarily self-inflicted injuries, suicide or attempted suicide, whether or not the Insured or covered child is of sound mind.
- > The accident is a result of the participation of the Insured or covered child in a criminal act or related activity, including driving a motor vehicle while under the influence of drugs or alcohol in excess of the legal limit. A vehicle, whether moving or stationary, is defined as any means of transportation by land, air or water moved by any force, including muscular force.
- > The accident is a result of a physical or mental illness, a medical or surgical treatment, anaesthesia or an infection other than an infection caused by an injury sustained during an accident.
- > The accident is a result of a military operation, a revolution, an act of terrorism, war, whether declared or undeclared, a riot or an insurrection.
- > The accident is a direct or indirect result of the abusive consumption of alcohol, medication, drugs or narcotics, or gas inhalation, whether voluntary or not.
- > The accident is the result of the participation of the Insured or covered child in a flight, other than as a regular passenger on a regularly scheduled flight operated by a public carrier, or the participation of the Insured or covered child in a dangerous sport such as scuba diving, hang-gliding, skydiving, free falling, mountaineering or climbing.
- > The accident is the result of the participation of the Insured or covered child in a sporting activity for which he or she is compensated, his or her participation in a motor vehicle competition, or in training for such a competition.
- > The accident is a direct or indirect result of an illness that arises at the time of the accident.

## **Automatic coverage at birth**

- > If the type of coverage chosen is Individual with coverage for children, any of the insured's children born or adopted after the date the application is signed will be automatically covered as a child of the insured from age 15 days, provided that the child has left the hospital.
- > Children of the insured's spouse are not covered.

## **Coverage period**

This benefit expires on the earliest of the following dates:

- > The policy anniversary which is the nearest to the insured's 65th birthday
- > The date on which the principal benefit terminates
- > The date of death of the Insured

This coverage for children expires on the earliest of the following dates:

- > When the child turns 19 years of age or 24 years in the case of full-time students
- > When the insured reaches age 65
- > Expiry or cancellation of the principal benefit to which the Rider is attached

## **Definition of "Accident"**

An accident is an unforeseeable chance event of a violent nature that causes the insured, directly and independently of any other reason, bodily injury due exclusively to external causes and is corroborated by a physician.

## **Additional benefits:**

- > Waiver of premiums in the event of disability
- > Waiver of premiums in the event of disability or death

## **Additional notes**

See clauses for more information about this benefit.

## **Important Notice**

In the event of any discrepancy between this fact sheet and the provisions of the contract, the latter shall prevail.

## 10. Children's Critical Illness rider

### Type of coverage

Non-renewable and non-convertible fixed term accident and illness insurance for the insured's children. Sixteen illnesses or surgeries are covered. Insured amount payable upon the diagnosis of a covered critical illness or after a covered surgery, if:

- The child lives at least thirty (30) days following birth;
- The child is alive and has not experienced irreversible cessation of all functions of the brain 30 days following the date of the diagnosis.

### Conditions

- > The Critical Illness rider can be added to the following products:
  - **Life insurance, individual or joint**, including Universal Life
  - **Enriched Critical Illness insurance**, excluding the Children's Critical Illness policy and Critical Illness insurance for business people
- > Not available for long term care and simplified critical illness products
- > Expiry or cancellation of the coverage to which the rider is attached results in automatic cancellation of the Critical Illness rider
- > **Available at issue or after issue of the basic contract** (must be within first 2 years if a Limited Premium product).

### Age at issue

- > The Rider must be attached to the coverage of a parent age 18 to 55 inclusive (age at nearest birthday); coverage may be individual or joint
- > If both parents are covered, the Rider must be attached to one member of the couple (ideally the youngest parent, given the duration of coverage).
- > **Children: Age 15 days to 17 inclusively** (age at last birthday).
- > **Unborn children:** From birth\* subject to the conditions listed in the "Automatic coverage of unborn children" section.
- > Available only if the parent already has a child.

## Automatic coverage

- > **Unborn children:** Any of the insured's own children who is born **more than 10 months** after the issue date of the rider or the last reinstatement date is automatically covered from birth, without evidence of insurability.
- > **Unborn children:** Any of the insured's children who is born **within 10 months\*** after the rider issue date or the most recent date of reinstatement is automatically covered from birth, without evidence of insurability.
  - \***Exclusion:** If before birth or within 30 days following the birth of the child:
    - is diagnosed with a covered illness; or
    - the child presents signs or symptoms, or undergoes examinations leading to a diagnosis of a covered illness, regardless of the date of diagnosis.
- > **Children legally adopted in the future are not automatically covered. Underwriting is required.**
- > **Information about children of the spouse**
  - In the case of a blended family, each spouse must be insured and have his or her own Rider
  - If one of the spouses is not insurable, no Rider can be granted for his or her own children
  - Children born of a new union will have double coverage if each spouse has a Rider; overall coverage is limited to \$50,000

## Coverage period

Coverage under this benefit ends on the earliest of the following dates:

- > Expiry of the principal benefit to which the Rider is attached
- > The 25th birthday of each child
- > The policy anniversary which is the nearest to the insured parent's 65th birthday
- > The date on which the child in question receives a diagnosis of cancer or a benign tumor, or presents a sign or symptom leading to such diagnosis, within ninety (90) days following the effective date of this benefit or the date of the most recent reinstatement of the benefit (Applies to this child only)
- > - The date of acceptance by the Insurer of a claim under the Critical Illness Benefit for the child in question (Applies to this child only)

The expiry date shown on the policy will be based on the parent's 65th birthday.



## **Fixed insured amount**

- > Minimum \$5,000
- > Maximum: \$50,000\* per child (regardless of how many riders there are)
  - \*The amount must not exceed 50% of the insured amount of the principal benefit.
- > Coverage is the same for each child.
- > In the event a benefit is paid for a child, coverage is maintained only for the other covered children.

## **Premiums**

- > Fixed and guaranteed premium
- > Same regardless of the number of children covered
- > Payable until the earliest of the following dates:
  - The date on which premiums become paid-up for the benefit to which the Rider is attached
  - The policy anniversary which is nearest to the insured parent's 65th birthday
  - The date of death of the insured parent, or death of the insured parent's spouse in the case of a joint first-to-die insurance benefit
  - The date of acceptance by the Insurer of a claim under the Critical Illness Benefit, provided this rider is attached to a principal Critical Illness Benefit

## **Waiver of premiums in the event of the insured parent's death or critical illness (WPDCI)**

- > Automatically included if the parent is a standard acceptance on the contract
- > Not available if an extra premium is applied to the parent.
  - **Children's CI rider on life insurance product:** In the event of the insured parent's death, rider premiums are waived. Premiums are not waived in the event of a critical illness.
  - **Children's CI rider on critical illness product:** In the event of the insured parent's death or if the insured parent receives critical illness benefits, rider premiums are waived.

## Underwriting

- > No extra premiums permitted
- > **Children:** A medical questionnaire must be completed (full declaration and medical history questionnaire).
- > Even if one child is not insurable, the others are still covered.
- > **Unborn children** are automatically covered and no notice or medical questionnaire is required. Only the names of children excluded from coverage appear on the policy.
- > **Children adopted in the future** must complete a medical questionnaire.
- > **Addition after issue:** Evidence of insurability must be provided.
- > **Increase of insured amount:** Evidence of insurability must be provided.

## Conversion privilege and renewal

Not applicable

## List of 16 Insured Critical Illnesses and Surgical Procedures

1. Aplastic anemia
2. Autism
3. Life-threatening cancer
4. Blindness
5. Muscular dystrophy
6. Cystic fibrosis
7. Kidney failure
8. Congenital heart disease
9. Bacterial meningitis
10. Paralysis
11. Cerebral palsy
12. Deafness
13. Down syndrome (Trisomy 21)
14. Major organ transplant
15. Major organ failure on waiting list
16. Benign brain tumor

## Additional benefits:

- > Waiver of premiums in the event of the policyholder's disability
  - > Waiver of premiums in the event of the policyholder's disability or death
- When these benefits are selected for the basic product, they also apply to the Children's Critical Illness rider premiums.

### Important

In the event of any discrepancy between this fact sheet and the provisions of the contract, the latter shall prevail