

ADDITIONAL **BENEFIT & RIDER** SUMMARY

Benefits Discussed

AD&D
Child CI Rider
Child Life Rider
Guaranteed Insurability
Payor Death & Disability
Waiver of Premium



SUMMARY OF ADDITIONAL BENEFITS

Benefits	<i>Solution ART</i>	<i>Solution 10</i>	<i>Solution 20</i>	<i>Solution 100</i>	<i>EstateMax</i>	<i>Optimax Wealth</i>	<i>CI Protect</i>
AD&D	•	•	•	•	•	•	-
Child CI Rider	•	•	•	•	•	•	-
Child Life Rider	•	•	•	•	•	•	-
Guaranteed Insurability	•	•	•	•	•	•	-
Payor Death and Disability (Child's Waiver)	-	-	-	•	•	•	-
Waiver of Premium	•	•	•	•	•	•	-

For detailed information on each benefit, please refer to the provisions in your policy. In case of any discrepancies between this Additional Rider & Benefit Summary and your policy, the provisions in your policy will prevail.



ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Description

This benefit can provide protection against financial hardships in case of an accidental death or loss of covered body parts as provided in your policy. An ideal benefit for individuals needing additional protection with their regular insurance coverage.

Issue Ages

- 16 to 55 years old for each life insured

Benefit Duration

- Up to age 70

Coverage Amount

- Minimum - \$10,000
- Maximum is the lesser of the total sum insured and \$250,000

Schedule of Losses	% of coverage payable
Life	100%
Both hands or both feet	100%
Both eyes	100%
One hand and one foot	100%
One hand and one eye	100%
One foot and one eye	100%
Use of upper and lower limbs	100%
One leg or one arm or use of both arms or use of both legs	75%
One hand or one foot or one eye or use of upper and lower limbs on one side of body	50%

The total amount of benefit paid will not exceed the AD&D coverage amount stated in the policy. Satisfactory proof of loss must be provided no later than 90 days after loss is sustained. Only one of the amounts stated above will be paid for losses sustained from any one accident.

No conversion option of the AD&D coverage to permanent life plans is available.

Exclusions

Benefits will not be paid if losses sustained by the life insured resulted from any of the following: suicide; intentionally self-inflicted injuries; violation of the criminal law, bodily or mental infirmity or illness or disease of any kind or medical or surgical treatment for; injuries with no visible contusion or wound on the exterior of the body other than drowning and internal injuries revealed by autopsy; voluntarily taken, administered or inhaled drugs, poison or poison substances, gas or fumes; riot, war or hostilities; service, travel or flight in any type of aircraft when the life insured is taking or giving instruction, or participating in sky-diving or has duties in relation to the aircraft or flight; injuries suffered prior to the effective date of the benefit, injuries sustained while operating any motorized vehicle or vessel, if, at the time the life insured's blood contained more than 80 milligrams of alcohol per 100 millilitres.

[For more information about this benefit, please refer to the policy provisions.](#)



CHILDREN'S CRITICAL ILLNESS RIDER

Description

This benefit provides critical illness protection for eligible children of the life insured should they be diagnosed with one of the covered conditions described in the policy. This benefit helps parents meet the financial needs that can arise if their children become critically ill. The cost of this benefit is not dependent on the number of children covered.

Covered Childhood Illnesses

- Autism
- Benign Brain Tumour
- Blindness
- Cerebral Palsy
- Cystic Fibrosis
- Deafness
- Diabetes Type 1
- Down's Syndrome (Chromosome 21)
- Renal Failure
- Life Threatening Cancer
- Failure of a Vital Organ Requiring Transplant
- Transplant of a Vital Organ
- Muscular Dystrophy
- Paralysis
- Specific Congenital Defects

Issue Ages

- 18 to 55 years old for the life insured
- 0 to 17 years old or less for each child insured

Eligibility

- Children born within 10 months of the effective date of this rider are excluded from coverage if any critical illness is diagnosed within 30 days of birth.
- Children born at least 10 months after the effective date of this rider are covered from birth, without underwriting and at no additional cost, if the child survives 30 days after birth.
- In order to qualify for benefits, the child must survive for 30 days following diagnosis of a critical illness.
- Eligible children include natural born children, adopted children and stepchildren named in the application and approved for coverage.
- Adopted children and stepchildren can be added to the rider if approved for coverage based on satisfactory medical evidence.

Benefit Duration

- Up to age 21 for each child (or age 25 in the case of a full time student who is wholly dependent on the life insured for support) or age 75 of the life insured, if earlier.

Payment of the Critical Illness Benefit will be made on the first to occur of any of the Critical Illnesses for each Child. Critical Illness protection for that child will then terminate.

Coverage Amount

- Minimum \$1,000
- Maximum \$50,000

Conversion

- The Children's Critical Illness Rider is not eligible for conversion.

Paid-Up Benefit

If the life insured for the Children's Critical Illness Rider dies or if a Critical Illness Benefit is paid on the life insured, there would be no further monthly charges for the Children's Critical Illness Rider.

Exclusions

Benefits will not be paid for either a child or the life insured if a Critical Illness results from intentionally self-inflicted injuries, the illegal use of drugs or substances, the misuse of medication obtained with or without a prescription, the misuse of alcohol, any violation or attempt to violate any criminal law, any Critical Illness diagnosed prior to the effective date of the coverage, child abuse or neglect, any illness, condition, or surgery specifically excluded for a Critical Illness.

[For more information about this benefit, please refer to the policy provisions.](#)



CHILDREN'S LIFE RIDER

Description

This benefit provides life insurance protection for children of the life insured who are named in the application and are alive when the benefit comes into force. Future additions to the family are automatically covered when the child is 15 days old. The cost of this benefit is not dependent on the number of children covered.

Issue Ages

- 16 to 60 years old for the life insured
- 15 days to 17 years old for each child insured

Benefit Duration

- Up to age 21 of child or age 65 of the life insured, if earlier

Coverage Amount

- Minimum \$1,000
- Maximum \$25,000

Conversion

- Within 60 days before the policy anniversary nearest their 21st birthday, each child insured can purchase any eligible permanent life insurance policy with a coverage amount of up to four (4) times the sum insured under the Children's Life Rider.
- The premium rates for the new policy will be based on current rates at time of purchase for the attained age of the child.

Paid-up Benefit

If the life insured for this benefit dies before the end of the coverage period, the Children's Life Rider will remain in force until the expiry date of the rider with no further premiums payable for this benefit.

For more information about this benefit, please refer to the policy provisions.



GUARANTEED INSURABILITY

Description

Guaranteed Insurability provides a policy owner with the ability to purchase additional life insurance on a life insured on defined option dates without providing evidence of insurability.

Issue Ages

- 0 to 40 years old for the life insured

Coverage Amount

- Minimum is \$5,000
- Maximum is the lesser of the total sum insured and \$50,000
(Total maximum limit of \$300,000 on cumulative increases purchased through this option)

Coverage Option

The purchased policy can be any eligible permanent life insurance plan then being offered by the Company. If the policy is participating, the dividend option selected may not be an option that allows the purchase of terms additions.

Option Dates

Regular

Policy anniversary dates nearest the life insured's attained insurance age 25, 28, 31, 34, 37, 40 and 45

Special

Available on the occurrence of one of the following events:

1. Marriage of life insured
2. Birth of each child of life insured
3. Legal adoption of a child by the life insured

Use of a special option date will result in the next regular option date being cancelled.

Exercise of option dates

1. within 30 days of a regular option date, or
2. within 60 days of a special option date.

For more information about this benefit, please refer to the policy provisions.



PAYOR DEATH AND DISABILITY (CHILD'S WAIVER)

Description

Payor Death and Disability benefit provides the following two benefits:

1. Waiver on Death of Owner

Payment of premiums will be waived if the owner dies while the policy is in force.

2. Waiver on Total Disability of Owner

Payment of premiums will be waived if the owner becomes totally disabled while the policy is in force for a period of four months.

If selected – must be added to all riders and benefits.

Issue Ages

- 0 to 15 years old for the life insured
- 16 to 45 years old for the owner

Benefit Duration

- Up to age 21 of child or age 65 of owner, if earlier

Benefit Payment

Waiver on Death of Owner

- Premium payments will be waived according to the mode of payment in effect at the date of death.

Waiver on Total Disability of Owner

- Premium payments will be waived according to the mode of payment in effect on the commencement date of total disability.

Exclusions

Premiums payments will not be waived if the total disability resulted from any of the following: intentionally self-inflicted injuries; violation of the criminal law; illegal use of drugs or misuse of medication; misuse of alcohol; pregnancy; childbirth; miscarriage; riot; war or hostilities.

[For more information about this benefit, please refer to the policy provisions.](#)



WAIVER OF PREMIUM

Description

Waiver of Premium provides the following benefit: payment of premium will be waived if the life insured is disabled due to sickness or accident.

Premiums will be waived after four months of continuous total disability. Any premium payments made during that four-month period are refunded, once the claim is approved.

If selected, Waiver of Premium must be added to all riders and benefits.

Issue Ages

- 16 to 55 years old

Benefit Duration

- Up to age 65 of the person insured for this benefit

If the disability occurs:

- Prior to age 60, premiums are waived for the duration of the disability.
- Between ages 60 and 63, premiums are waived from the commencement date of total disability to the policy anniversary nearest the life insured's age 65.
- Between ages 63 and 65, premiums are waived from the commencement date of total disability for a period of two years.

Premium Calculation

Waiver of Premium is calculated as a percentage of total premium including the premium for any riders and benefits and excluding the Policy/Administration Fee and is based on the age of the Person Insured,

Exclusions

Premiums payments will not be waived if the total disability resulted from any of the following: intentionally self-inflicted injuries; violation of the criminal law; illegal use of drugs; misuse of medication; misuse of alcohol; pregnancy; childbirth; miscarriage; riot; war or hostilities.

Note: For renewable term policies, the waiver will be a percentage of the renewal premium using the initial issue age rate.

[For more information about this benefit, please refer to the policy provisions.](#)

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www.empire.ca info@empire.ca

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