

Explanation of Critical Illness terms

Survival period means the minimum number of days following the date of diagnosis of a covered critical illness during which the insured must survive in order for a critical illness insurance benefit to become payable. The survival period does not include the number of days the insured is kept alive by artificial means.

Term	Definition or meaning
Aortic Surgery	<p>The undergoing of surgery for disease of the aorta requiring excision and surgical replacement of any part of the diseased aorta with a graft. Aorta means the thoracic and abdominal aorta but not its branches. The surgery must be determined to be medically necessary by a specialist.</p> <p>Survival period The 30-day period following the date of surgery.</p> <p>Exclusion No benefit will be payable under the definition of “Aortic Surgery” for angioplasty, intra-arterial procedures, percutaneous transcatheter procedures or non-surgical procedures.</p>
Accidental Loss of Limbs	<p>A definite diagnosis of the complete severance of two or more limbs at or above the wrist or ankle joint as the result of an accident or medically required amputation due to an accident. The diagnosis of accidental loss of limbs must be made by a specialist.</p> <p>Survival period The 30-day period following the date the second limb is severed.</p> <p>Exclusion No benefit will be payable under the definition of “Accidental Loss of Limbs” if an amputation is medically required due to any reason other than an accident.</p>

Aplastic Anemia

A definite diagnosis of a chronic persistent bone marrow failure, confirmed by biopsy, which results in anemia, neutropenia and thrombocytopenia requiring blood product transfusion, and treatment with at least one of the following:

- marrow stimulating agents;
- immunosuppressive agents;
- bone marrow transplantation.

The diagnosis of aplastic anemia must be made by a specialist.

Survival period

The 30-day period following the date the critical illness is diagnosed.

Bacterial Meningitis

A definite diagnosis of meningitis, confirmed by cerebrospinal fluid showing growth of pathogenic bacteria in culture, resulting in neurological deficit documented for at least 90 days from the date of diagnosis. The diagnosis of bacterial meningitis must be made by a specialist.

Survival period

The survival period is satisfied once the above conditions have been met.

Exclusion

No benefit will be payable under the definition of "Bacterial Meningitis" for viral meningitis.

Blindness

A definite diagnosis of the total and irreversible loss of vision in both eyes, evidenced by:

- the corrected visual acuity being 20/200 or less in both eyes; or,
- the field of vision being less than 20 degrees in both eyes.

The diagnosis of blindness must be made by a specialist.

Survival period

The 30-day period following the date the critical illness is diagnosed.

Cancer (Life-Threatening)

A definite diagnosis of a tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis of cancer must be made by a specialist.

Survival period

The 30-day period following the date the critical illness is diagnosed.

Exclusions

No benefit will be payable under the definition of "Cancer (Life-Threatening)" for the following cancers:

- carcinoma in situ; or
- stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or level V invasion); or
- any non-melanoma skin cancer that has not metastasized; or
- stage A (T1a or T1b) prostate cancer.

No benefit will be payable under the definition of "Cancer (Life-Threatening)" if, within the first 90 days following the later of the effective date of the policy or rider, as applicable, or the date of the last reinstatement of the policy or rider, the Insured has any of the following:

- signs or symptoms or investigations that lead to a diagnosis of cancer (covered or excluded under the policy or rider), regardless of when the diagnosis is made;
- a diagnosis of cancer (covered or excluded under the policy or rider).

This medical information as described above must be reported to our head office within 6 months of the date of the diagnosis. If this information is not provided, we have the right to deny any claim for cancer or any critical illness caused by any cancer or its treatment.

Coma

A definite diagnosis of a state of unconsciousness with no reaction to external stimuli or response to internal needs for a continuous period of at least 96 hours and for which period the Glasgow coma score must be 4 or less. The diagnosis of coma must be made by a specialist.

Survival period

The 30-day period following the date the critical illness is diagnosed.

Exclusions

No benefit will be payable under the definition of "Coma" for:

- a medically induced coma; or
- a coma which results directly from alcohol or drug use; or
- a diagnosis of brain death.

Coronary Artery Bypass Surgery

The undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass graft(s). The surgery must be determined to be medically necessary by a specialist.

Survival period

The 30-day period following the date of surgery.

Exclusions

No benefit will be payable under the definition of "Coronary Artery Bypass Surgery" for angioplasty, intra-arterial procedures, percutaneous transcatheter procedures or non-surgical procedures.

Heart Attack

A definite diagnosis of the death of heart muscle due to obstruction of blood flow, that results in a rise and fall of biochemical cardiac markers to levels considered diagnostic of myocardial infarction, with at least one of the following:

- heart attack symptoms;
- new electrocardiogram (ECG) changes consistent with a heart attack;
- development of new Q waves during or immediately following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

The diagnosis of heart attack must be made by a specialist.

Survival period

The 30-day period following the date the critical illness is diagnosed.

Exclusions

No benefit will be payable under the definition of "Heart Attack" for:

- elevated biochemical cardiac markers as a result of an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty, in the absence of new Q waves; or
- ECG changes suggesting a prior myocardial infarction, which do not meet the heart attack definition as described above.

Heart Valve Replacement or Repair

The undergoing of surgery to replace any heart valve with either a natural or mechanical valve or to repair heart valve defects or abnormalities. The surgery must be determined to be medically necessary by a specialist.

Survival period

The 30-day period following the date of surgery.

Exclusions

No benefit will be payable under the definition of “Heart Valve Replacement or Repair” for angioplasty, intra-arterial procedures, percutaneous trans-catheter procedures or non-surgical procedures.

Kidney Failure

A definite diagnosis of chronic irreversible failure of both kidneys to function, as a result of which regular haemodialysis, peritoneal dialysis or kidney transplant is required. The diagnosis of kidney failure must be made by a specialist.

Survival period

The 30-day period following the date the critical illness is diagnosed.

Major Organ Failure on Waiting List

A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and the transplant must be medically necessary. To qualify under Major Organ Failure on Waiting List, the Insured must become enrolled as the recipient in a recognized transplant centre in Canada or the United States that performs the required form of transplant surgery. The diagnosis of the major organ failure must be made by a specialist.

Survival period

The 30-day period following the date of the insured’s enrolment in the transplant centre specified above.

Major Organ Transplant

A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Transplant, the Insured must undergo a transplant procedure as the recipient of a heart, lung, liver, kidney or bone marrow, and limited to these entities. The diagnosis of the major organ failure must be made by a specialist.

Survival period

The 30-day period following the date of the transplantation.

Paralysis Due to an Accident

A definite diagnosis of the total loss of muscle function of two or more limbs as a result of an accident, for a period of at least 90 days following the precipitating event.

The diagnosis of paralysis must be made by a specialist.

Survival period

The survival period is satisfied once the above conditions have been met.

Exclusion

No benefit will be payable under the definition of "Paralysis Due to an Accident" if the paralysis is caused by an illness.

Severe Burns

A definite diagnosis of third-degree burns over at least 20% of the body surface. The diagnosis of severe burns must be made by a specialist.

Survival period

The 30-day period following the date the severe burns occurred.

Stroke (Cerebrovascular Accident)

A definite diagnosis of an acute cerebrovascular event caused by intracranial thrombosis or hemorrhage, or embolism from an extracranial source, with:

- acute onset of new neurological symptoms; and
- new objective neurological deficits on clinical examination,

persisting for more than 30 days following the date of diagnosis. These new symptoms and deficits must be corroborated by diagnostic imaging testing. The diagnosis of stroke must be made by a specialist.

Survival period

The survival period is satisfied once the above conditions have been met.

Exclusions

No benefit will be payable under the definition of "Stroke" for:

- transient ischaemic attacks; or,
- intracerebral vascular events due to trauma; or,
- lacunar infarcts which do not meet the definition of stroke as described above.