

Children Critical illness

Second Chance for Children



La Capitale

Assurance et
services financiers



Fact
Sheet

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Type of coverage

Second Chance for Children is a Fixed Term to age 75 accidents and sickness insurance product. Twenty-seven (27) illnesses and surgeries are covered.

Under the contract terms, we pay either critical illness benefits or death benefits, whichever event comes first. Please note that only one of these benefits is payable during the contract term. Critical illness benefits are payable for one event only.

Premiums, excluding any premiums for additional benefits, are reimbursed in the event of death before contract expiry if the insured amount has not already been paid out. Note that this reimbursement cannot exceed the insured amount.

This coverage automatically includes Best Doctor®.

For Quebec's residents only, Succession Advantage benefit is included in this product. To learn more about this benefit consult Succession Advantage Leaflet.

Cancer benefits

In the case of the following types of cancer:

- > Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without level IV or V invasion)
- > Stage A prostate cancer (T1A or T1B)
- > Ductal carcinoma *in situ* of the breast

La Capitale pays the lesser of the following amounts:

- > 10% of the insured amount or \$10,000. 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 coverage to expire, and has no effect on premium reimbursement.

Some conditions and restrictions apply.

Health Option

Second Chance for Children is also available with the Health Option. This option entitles the policyholder to a no-interest reimbursement of premiums and extra premiums, excluding any premiums for additional benefits, on or after the 15th anniversary of the contract, upon request. The amount available is established based on the table below.

When the policyholder selects this option, **premiums are payable until the premium reimbursement percentage reaches 100%, i.e. the 20th anniversary of the policy.** The policy is then paid-up.

Number of years after contract issue	Percentage of premiums reimbursed
15	75%
16	80%
17	85%
18	90%
19	95%
20 +	100%

Note that the premium reimbursement cannot exceed the insured amount.

Best Doctors®

Second Chance provides the benefit of the Best Doctors® assistance service at no additional charge, which helps the insured, his spouse and his admissible child to make good decision in case of :

- chronic illness;
- disease putting his life in danger;
- need to find the right specialist;
- doubt about the need to have surgery;
- diagnosis or treatment plan or a health problem;
- medical issues

Best Doctors service can also provide access to a list of the most qualified specialists in the world to meet the patient's medical needs. Their goal is to provide the best medical information so that the correct diagnosis is established and the most appropriate treatment.

Convenience and Privacy

For questions or medical concern, a simple phone call or email provides help. The insured may communicate directly and confidentially with the Network Best Doctors without recourse to the attending physician.

Features

Age at issue

- > 30 days to 17 years inclusive
- > Age at nearest birthday

Insured amount

- > Fixed
- > Payable in the event of a critical illness
- > Minimum \$25,000, maximum \$250,000

Coverage period

Until age 75

Premiums

- > No policy fee
- 30 days to 14 years
 - Rates do not vary by age
 - Rates vary by sex and band
- 15 to 17 years
 - Rates do not vary by age
 - Rates vary based on smoker or non-smoker status
 - Rates vary by sex and band
- Amount bands:
 - \$25,000 to \$49,999
 - \$50,000 to \$99,999
 - \$100,000 to \$249,999
 - \$250,000

Premium payment period

Second Chance for Children without Health Option:
Premiums are payable until the coverage expires.

Second Chance for Children with Health Option:
Premiums are payable for 20 years.

Illness and surgeries covered under Critical Illness for Children

"Early childhood" illnesses

- > Autism (diagnosis before child's 3rd birthday)
- > Type 1 diabetes (diagnosis before 18th birthday)
- > Muscular dystrophy (diagnosis before 18th birthday)
- > Cystic fibrosis (diagnosis before 18th birthday)
- > Cerebral palsy

"Adult" illnesses affecting children

- | | |
|--|--|
| <ul style="list-style-type: none">• Cancer• Blindness• Coma• Vital organ transplant• child waiting for a transplant due to the insufficiency of a vital organ• Kidney failure | <ul style="list-style-type: none">• Paralysis• Deafness• Loss of speech• Severe burns• Loss of limb• Benign brain tumor• Bacterial meningitis* |
|--|--|

*New: Not available under Second Chance coverage.

"Adult" illnesses covered right from contract issue

- | | |
|---|---|
| <ul style="list-style-type: none">• Stroke• Coronary artery bypass surgery• Heart attack• Accidental HIV infection• Alzheimer's disease | <ul style="list-style-type: none">• Parkinson's disease• Multiple sclerosis• Motor neuron disease (Lou Gehrig's disease)• Aortic surgery• Heart valve replacement |
|---|---|

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
- > Accidental Fracture rider

Important Notice

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