

Simplified Critical illness

Simplified Second Chance



FACT SHEET

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1. Simplified Critical illness

10-year renewable fixed term

1.1. Type of coverage

10-year fixed term renewable accident and sickness coverage, with the insured amount payable upon the diagnosis of a covered critical illness or after a covered surgery. Six illnesses are covered. This coverage automatically includes Best Doctors® assistance service.

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

Benefits are payable for only one event under this contract. Premiums are reimbursed in the event of death before contract expiry if the insured amount has not already been paid out. This reimbursement cannot exceed the insured amount.

Note that the benefit for coronary angioplasty and certain non-fatal cancers as well as the Health Option offered by other Critical illness products are not available under Simplified Critical illness.

1.2. Features

1.2.1. Age at issue

>18 to 60 inclusive

1.2.2. Insured amount

>Fixed

>Payable in the event of a critical illness

>\$10,000, \$25,000, \$50,000

The insured amount is subject to a lifetime maximum of \$50,000 for a single or multiple incidents (one contract or multiple contracts).

1.2.3. Cash surrender value

>None

1.2.4. Coverage period

This coverage ends on the policy anniversary which is the nearest to the insured's 75th birthday.

1.2.5. Premiums

>Rates: Male/female, standard (smoker)/preferred (non-smoker):

- \$10,000
- \$25,000
- \$50,000

1.2.6. Policy fees

>None

1.2.7. Premium payment period

Premiums must be paid until the contract expires or the insured amount becomes payable.

1.2.8. 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.

1.3. Illnesses and surgeries covered

- >Cerebrovascular accident (Stroke)
- >Potentially fatal cancer
- >Coronary artery bypass surgery
- >Coma
- >Heart attack
- >Paralysis

1.4. Underwriting

No underwriting. The insured must be able to answer "NO" to all medical questions asked.

1.5. Additional benefits

No additional benefits can be added to this product.

2. Simplified Critical illness: Fixed Term to Age 75

2.1. Type of coverage

Fixed term to age 75 accident and sickness insurance, with the insured amount payable upon the diagnosis of a covered critical illness or after a covered surgery. Six illnesses are covered. This coverage automatically includes Best Doctors[®].

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

Benefits are payable for only one event under this contract. Premiums are reimbursed in the event of death before contract expiry if the insured amount has not already been paid out. This reimbursement cannot exceed the insured amount. Note that the benefit for coronary angioplasty and certain non-fatal cancers as well as the Health Option offered by other Critical illness products are not available under Simplified Critical illness.

2.2. Health Option

Coverage 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 policy anniversary, upon request. The amount available is established based on the table below, according to age at issue.

Age at issue	Percentage reimbursed
Age 18 to 30	75%
Age 31 to 35	70%
Age 36 to 40	60%
Age 41 to 55	50%

This percentage increases progressively to 100% at the later of the following events:

- >The 25th anniversary of the policy, but no later than the policy anniversary which is the nearest to the insured's 75th birthday
- >The policy anniversary which is the nearest to the insured's 65th birthday

Note that the premium reimbursement cannot exceed the insured amount.

Before the 15th policy anniversary, the Policyholder may request the cancellation of the Health Option. No reimbursement is paid.

After the 15th policy anniversary, the policyholder may only cancel the Health Option if the Critical illness coverage is also terminated.

The Health Option may only be added to the contract within the first year of issue, and then applies retroactively to the date the contract entered into effect.

2.3. Features

2.3.1. Age at issue

- >Simplified Critical illness without Health Option, age 18 to 60 inclusive
- >Simplified Critical illness with Health Option, age 18 to 55 inclusive

2.3.2. Insured amount

- >Fixed
- >Payable in the event of a critical illness
- >\$10,000, \$25,000, \$50,000

The insured amount is subject to a lifetime maximum of \$50,000 for a single or multiple incidents (one contract or multiple contracts).

2.3.3. Cash surrender value

- >Simplified Critical Illness: None
- >Simplified Critical illness with Health Option: Available*

*As reimbursement of premiums and extra premiums paid. For complete details, please refer to Health Option provisions.

2.3.4. Coverage period

This coverage ends on the policy anniversary which is the nearest to the insured's 75th birthday.

2.3.5. Premiums

Rate: Male/female, standard (smoker)/preferred (non-smoker)

- >\$10,000
- >\$25,000
- >\$50,000

2.3.6. Policy fees

- >None

2.3.7. Premium payment period

- >Simplified Critical illness: Premiums must be paid until the contract expires or the insured amount becomes payable
- >Simplified Critical illness with Health Option: Premiums are payable until the later of the following dates:
 - The 25th policy anniversary, not exceeding the expiry date
 - The policy anniversary following the insured's 65th birthday

2.3.8. 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.

2.4. Illnesses and surgeries covered under Simplified Critical Illness

Cancer/tumors

- >Coma

Potentially fatal cancer

- >Coronary artery bypass surgery

Cardiovascular disorders

- >Cerebrovascular accident (Stroke)

Neurological disorders

- >Heart attack

- >Paralysis

2.5. Underwriting

No underwriting. The insured must be able to answer “NO” to all medical questions asked.

2.6. Additional benefits

No additional benefits can be added to this product.

Important

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