



# 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.](#)