

# EXPLANATION OF TERMS FOR SIMPLIFIED ISSUE PRODUCTS



**Assumption Life**



## EXPLANATION OF TERMS FOR SIMPLIFIED ISSUE PRODUCTS

Simplified Issue product suite includes: Platinum Protection, Golden Protection Elite, Golden Protection and Silver Protection.

TERM	DEFINITION OR MEANING
Alzheimer's disease	A neurological disease characterized by the loss of cognitive ability.
Amputation	The loss of one or more limbs. A limb includes a finger, hand, arm, toe, foot, or leg.
Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)	A progressive neurodegenerative disease that affects nerve cells in the brain and the spinal cord.
Angina	A condition marked by pain in the chest, often spreading to the shoulders, arms, jaw or neck, caused by an inadequate blood supply to the heart.
Any respiratory disorder	Disorders of the lung such as (but not limited to): asthma, pneumonia, tuberculosis, acute and chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, bronchiectasis, occupational respiratory disorder.
Arrhythmia	Irregular heart beat.
Basal cell carcinoma	Type of skin cancer (not the same as a melanoma or other type of skin cancer).
Bipolar disorder	Mood disorder in which there are alternating episodes of depression and mania.
Bone marrow transplant or an organ transplant (other than a corneal transplant)	(As a recipient) Transplant of an organ such as the heart, kidney, liver, lung, pancreas, intestine, thymus, bone marrow.
Brain tumor	Tumor of the brain that can be benign or malignant.
Cancer	<p>Abnormal cell growth, also called malignancy.</p> <p>It can affect (but not limited to): an organ, the skin, the bone, the blood, the lymphatic system.</p> <p>Refer to "Basal cell carcinoma and leukemia" for additional definitions of type of cancers.</p> <p>Cancer exclude benign tumors.</p> <p>A recurrence of a previous cancer is considered a diagnosis of cancer.</p> <p>A diagnosis of metastasis (spread of cancer to another part of the body) is considered a diagnosis of cancer.</p>

TERM	DEFINITION OR MEANING
Cardiomyopathy	Chronic disease of the heart muscle, in which the muscle is abnormally enlarged, thickened and/or stiffened. The weakened heart muscle loses the ability to pump blood effectively.
Caribbean	Caribbean include: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, British Virgin Islands, Cayman Islands, Cuba, Curacao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti*, Jamaica, Martinique, Montserrat, Netherlands Antilles, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Saint Martin, Trinidad and Tobago, Turks/Caicos, U.S. Virgin Islands, Virgin Islands.  *Haiti: Individuals may qualify under Platinum Protection <b>ONLY</b> if he expects or plans to travel to Haiti for a period of 6 weeks or less in the next 12 months. If the individual expects or plans to travel to Haiti more than 6 weeks, he does not qualify.  *Haiti: Individuals may qualify under Golden Protection Elite <b>ONLY</b> if he expects or plans to travel to Haiti for a period of 12 weeks or less in the next 12 months. If the individual expects or plans to travel to Haiti more than 12 weeks, he does not qualify.
Cerebrovascular accident (stroke)	Sudden loss of blood circulation to an area of the brain, resulting in a corresponding loss of neurological function.
Chronic kidney disease	Also known as chronic renal disease, it is a progressive loss in renal function over a period of months or years. Example: diabetic nephropathy.
Chronic respiratory disorder	Disorders of the lung that are chronic such as (but not limited to): asthma, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, bronchiectasis, occupational respiratory disorder.
Cirrhosis of the liver	Progressive disease of the liver characterized by the destruction of liver cells.
Congestive heart failure	Condition in which the heart has lost the ability to pump enough blood to the body's tissues. Also known as heart failure.
Coronary angioplasty	Repair of a blood vessel of the heart by inserting a balloon-tipped catheter to unclog the vessel.
Coronary artery bypass surgery	The surgical revascularization of an artery of the heart using healthy blood vessels.
Crohn's disease	An inflammatory bowel disease that causes ulcers in the digestive tract, especially the small and large intestines (colon) and the rectum.
Cystic fibrosis	A hereditary disorder affecting the exocrine glands. It causes the production of abnormally thick mucus, leading to the blockage of the pancreatic ducts, intestines, and bronchi, and often results in respiratory infection.
Dementia	Describes a group of symptoms affecting thinking, memory and social abilities severely enough to interfere with daily functioning.
Dialysis	A medical procedure to remove metabolic waste products from the bloodstream in cases of renal failure.
Gangrene	Death of body tissue due to a lack of blood supply or infection. It commonly affects the extremities, including the toes, fingers and limbs.
Gestational diabetes	Glucose intolerance resulting in hyperglycemia with onset or first symptoms during pregnancy.
Glomerulonephritis	Inflammation of the tissue of the kidney. It may be acute or chronic. It may be related to disorders such as (but not limited to): diabetic nephropathy, Berger's disease, Alport's syndrome.

TERM	DEFINITION OR MEANING
Hazardous sports or activities	Sports or activities such as (but not limited to): scuba diving to depths greater than 100 feet or specialty/technical diving, mountaineering, parachuting/sky diving, ballooning/hang gliding/ultralight, extreme snow skiing (backcountry skiing, heliskiing), backcountry snowmobiling, motor sports racing such as: power boat, snowmobile, motorcycle or automobile).
Heart murmur	An unusual, "whooshing" heart sound.
Height and weight table	Anyone under 4'10" or over 6'9" does not qualify.
Hepatitis B	A liver disorder caused by the hepatitis B virus.
Hepatitis C	A liver disorder caused by the hepatitis C virus.
Hospitalized	Admitted to a hospital. Visits to the emergency room, tests at a hospital or a day surgery are not considered hospitalizations.
Huntington's disease	An inherited disease that causes the progressive breakdown of nerve cells in the brain. It usually impacts on a person's functional abilities and usually results in movement, thinking and psychiatric disorders.
Hypoglycemic coma	Hypoglycemia (low blood sugar) produced by excessive insulin in the system causing coma.
Leukemia	A type of cancer. Cancer of the bone marrow or blood.
Long-term care facility	A facility that provide living accommodation for people who require daily supervised care, professional health services, personal care such as bathing, eating, getting dressed or services such as meals, laundry and housekeeping.
Loss more than 10% of current body weight in the past 12 months (other than due to pregnancy, intentional dieting or exercise)	If the weight loss is a result of a treatment for weight loss (examples: bariatric surgery or medication), then the answer to this question should be YES.
Marijuana products	Marijuana products consist of Marijuana, Bhang, Cannabis, Grass, Charas, Pot, Ganja, Hash, Hashish, Hemp, Weed, Cannabidiol, CBD, THC, Marijuana-Medical Use. Marijuana products are used in different ways or routes, such as: smoking, vaping, ingesting, through the skin. Marijuana can be prescribed to treat a disorder, injury or disease. It can also be non-prescribed and taken for recreational use, or to treat a disorder, injury or disease. For the purpose of quantification: 1 time = 1 joint = 1 edible (examples: gummy, chocolate bar, brownie, etc.).
Medical specialist	Doctor who has completed advanced education and clinical training in a specific area of medicine. Examples: psychiatrist, cardiologist, oncologist, dermatologist, gastroenterologist, gynecologist. Does not include, per example: chiropractor, massage therapist, physiotherapist, naturopath, homeopath, general practitioner.
Medication	Treatment with any prescription drugs (oral, cream, ointment, inhaler, patch, injection, intravenous, etc.)
Mini-stroke (TIA or transient ischemic attack)	A brief period of lack of blood flow to an area of the brain causing an acute episode of temporary neurologic dysfunction.

TERM	DEFINITION OR MEANING
Muscular dystrophy	Group of muscle diseases that result in increasing weakening and breakdown of skeletal muscles over time. There are different types such as (but not limited to): Becker Muscular Dystrophy, Duchenne Muscular Dystrophy, Emery-Dreifuss Muscular Dystrophy.
New medication for high blood pressure	A renewal of medication for high blood pressure without the change in dosage is not considered a new medication.
North America	Canada and United States.
Nursing home	A home for people who require nursing care.
Palliative or Hospice care	A specialized medical care that focuses on providing relief from pain and other symptoms of a critical illness.
Pancreatitis	An inflammation of the pancreas; it can be acute or chronic.
Paralysis	The loss of ability to move a part of the body.
Parkinson's disease	A progressive nervous system disorder that affects movement. Tremors, stiffness and slow movements are common symptoms.
Peripheral vascular disease	A complication of diabetes that affects the circulation.
Polycystic kidney disease	An inherited disease that is characterized by the formation of fluid-filled cysts in the kidneys.
Prednisone (oral)	Prednisone is a corticosteroid (steroid) medication. Oral refers to the medication being taken by the mouth. It does not include topical steroids or inhalers that contain steroids.
Psychosis	Psychosis refers to a range of conditions that affect the mind, in which there has been some loss of contact with reality.
Received advice or treatment (including medication) for alcohol or drug abuse	Examples of treatment: medication, rehabilitation, therapy or counselling. Participation in Alcoholics Anonymous or Narcotics Anonymous meetings is not considered a treatment for alcohol or drug abuse if the individual has been alcohol or drug free (sober) for 3 years or more.
Rheumatoid arthritis	A type of arthritis, it is a chronic systemic disease characterized by inflammation of the joints. A form of rheumatoid arthritis in children is Still's disease.
Schizophrenia	A chronic mental disorder that affects how a person thinks, feels, perceives and behaves. It may result in hallucinations (voices) and delusions (fixed false beliefs).
Scleroderma	A progressive connective tissue disease that affects (but not limited to): the skin, the bone, the muscles, blood vessels, and internal organs. Does not include Morphea.
Signs	Any indication of existence or presence of some fact or characteristic that the client may or may not feel; for example, elevated blood pressure, enlarged liver or spleen.
Spinal cord tumor	Tumor of the spinal cord that can be benign or malignant.
Skilled nursing facility or any other facility requiring care of a skilled staff	A facility for anyone that requires rehabilitation services or care of a skilled staff. The skilled staff may be a nurse, a physical therapist, a speech therapist or a Personal Support Worker.

TERM	DEFINITION OR MEANING
Symptoms	Any mental or physical evidence, indicating a condition or a disease. A symptom is perceptible to the client; for example, pain, bleeding or palpitation.
Systemic Lupus Erythematosus	A type of lupus that affects the immune system by attacking the organs and tissues. It can affect every system of the body. The skin, joints and muscles are commonly affected. Does not include Discoid Lupus Erythematosus.
Treatment	Any medication as defined above under medication. Other examples of treatment can be radiation treatment, chemotherapy, surgery, therapy, etc. A routine follow-up is not considered a treatment.
Ulcerative colitis	An inflammatory bowel disease that causes ulcers in the digestive tract, especially the large intestine (colon) and the rectum.
Violation of any law	Driving infraction is not a violation of any law unless it's reckless driving or it's alcohol or drug related.
Western Europe	Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Gibraltar, Greece, Iceland, Italy, Ireland, Liechtenstein, Luxembourg, Malta, Monaco, Norway, Netherlands, Portugal, San Marino, Spain, Sweden, Switzerland, United Kingdom.

You can also find the complete product features in our product guides, available on our Advisor Corner:

[Assumption.ca/AdvisorCorner](https://www.assumption.ca/AdvisorCorner)

**Our underwriting team is there to help you!**

Toll free number: 1-800-455-7337

[underwriting@assumption.ca](mailto:underwriting@assumption.ca)