

life and health
insurance

Critical Illness



beneva

Choosing the right kind of insurance is a wise decision!

Since no one can avoid critical illness, insuring your financial security is your best bet.

Protection tailored to your needs

Basic protection

Coverage for the 3 most common critical illnesses (cancer, heart attack and stroke)

Enhanced protection

Coverage for 25 critical illnesses

Child protection

Coverage for a total of 28 critical illnesses

Simple and affordable solutions

Are you looking to reconcile your protection needs and your financial obligations?

You can opt for our 10-year or 20-year term Critical Illness Insurance coverages at an affordable price.

Insurance amount paid or premiums refunded

Premium refund options can be added to your policy. This will allow you to get back the premiums paid if no critical illness benefit is paid while your coverage is in force.

A built-in supplementary benefit*

The diagnosis of one of the following conditions provides you with an additional payment of 10% of the insurance amount, up to a maximum of \$50,000:

- coronary angioplasty
- skin cancer
- breast cancer
- prostate cancer

Following payment of the supplementary benefit, the insurance amount is not reduced and your policy remains in force.

Assistance Benefit, a value-added service

Included free of charge, our Assistance Benefit provides you with the following services:

- Second medical opinion
- Medical referral
- Administrative services
- Hospital admission and accommodation assistance outside the province or country
- Psychological assistance
- Medical assistance
- Convalescence assistance
- Concierge services
- Legal assistance including assistance in the event of identity theft

*Available with Enhanced and Child protections.

You decide how to use the benefit!

Following the diagnosis of a covered critical illness, the amount can be used any way you wish, for example:

- cover daily living expenses
- choose treatments in a private clinic or abroad
- pay for medications or medical expenses not covered by another plan
- cover business expenses
- provide income in case you are absent from work for an extended period

Enhanced protection covers the following 25 illnesses:

- Alzheimer's disease
- aortic surgery
- aplastic anemia
- bacterial meningitis
- benign brain tumour
- blindness
- cancer (life-threatening)
- coma
- coronary artery bypass surgery
- deafness
- heart attack
- heart valve replacement
- kidney failure
- loss of independent existence
- loss of limbs
- loss of speech
- major organ failure on waiting list
- major organ transplant
- motor neuron disease
- multiple sclerosis
- occupational HIV infection
- paralysis
- Parkinson's disease
- severe burns
- stroke (cerebrovascular accident)

Child protection covers the following 3 additional illnesses:

- autism
- cystic fibrosis
- muscular dystrophy

Critical Illness Insurance, an essential protection!

When illness strikes, your recovery, or that of your family members, becomes your main concern. The last thing you should have to worry about is your financial security.

The risk of being diagnosed with a critical illness is high and surviving it is even higher. Do you have a plan for financial support while you recover from an illness?

With Critical Illness Insurance, you receive a tax-free benefit if you are diagnosed with a covered critical illness and survive for at least 30 days. You can use this amount to cover your living expenses or to manage additional expenses that may be incurred as a result of an illness. By reducing your financial obligations, you can shift your focus to the most important thing: your recovery.

About Beneva

In 2020, La Capitale and SSQ Insurance, two very solid mutual insurance companies, announced that they would come together to become Beneva.

Please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need. For more information, please visit beneva.ca.

Contact us

Policyholder Services

Toll free: 1-800-361-7420

Montreal: 514 282-7390

beneva

The purpose of this document is to provide a summary description of an insurance product offered by Beneva Inc. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.

Individual insurance of persons is underwritten by Beneva Inc. and distributed by Beneva Financial Advisors and its authorized partners.

© Beneva Inc. 2023 TM Beneva name and logo are registered trademarks of Beneva Group Inc. used under licence