

Critical Illness Recovery Plan policy

Quick Facts: What you should know about this product



Insurance

Facing a critical illness could be one of the most difficult challenges in life. There is so much to consider, from finding proper care to meeting your family's day-to-day needs. The RBC Insurance® Critical Illness Recovery Plan™ policy is designed to help you when you need it most.

Like most critical illness insurance plans, our policy provides a lump sum benefit to use in any manner you choose. For instance, you can use the money to:

- Make payments toward your mortgage, business loans or other debts
- Make alterations to your home or vehicle, or other changes that accommodate your special needs
- Continue to contribute to retirement savings
- Supplement disability insurance coverage
- Pay for specialized medical treatment, private nursing or child care

Plan type

The Critical Illness Recovery Plan policy is available in the following plan types:

- Non-cancellable until age 75 (Term 10 or level premiums to age 75 policies). We cannot change the plan provisions or premiums from those stated in the policy.
- Guaranteed renewable until age 65 or until age 75. We cannot change the plan provisions, but the premiums may be subject to change. However, we cannot change the premium unless we do so for an entire group of policyholders sharing similar characteristics.

Who should consider this type of coverage?

This coverage will be of value to you if you are between the ages of 18 and 65, and:

- You are concerned about the impact a critical illness could have on your family's finances
- You or your family wishes to complement existing individual income protection plans
- Your health or income precludes you from qualifying for individual income protection
- You or your family wishes to complement existing group or association disability plans

What are some of the key features?

- Benefit amount options range from \$25,000 to \$2,000,000.
- You can choose coverage to age 65 or 75.
- **Early assistance benefit:** 10% of the critical illness benefit is payable (to a maximum of \$50,000) if the insured is diagnosed with and survives the covered conditions of early breast cancer, early prostate cancer, early skin cancer, early stage intestinal cancer, early thyroid cancer or early stage blood cancer or requires a coronary angioplasty. Payment of this benefit does not reduce the critical illness benefit for future claims.
- **Long term care conversion option:** At age 55 and each year until age 65, you may convert all or a portion of your critical illness insurance coverage to a long term care insurance policy offered by RBC Insurance, without medical underwriting at the time of your conversion.¹

Valuable assistance services²

Our Critical Illness Recovery Plan policy goes one step further by supporting you with more than just a claim cheque. We've specifically designed our policy to help you with issues you may face, allowing you to focus more fully on your recovery.

The combination of the following services is what makes our plan more than just a claim cheque:

Teladoc Medical Experts[‡]

Teladoc Medical Experts helps take the guesswork out of finding the right medical care with access to the best specialists worldwide and answers to complex medical questions.

Healing the Whole Person

This program provides emotional support for you and your family and helps you deal with the feelings often associated with a critical illness.

What options are available?

Riders are optional and available to purchase at an extra cost. They will also be subject to underwriting.

- **Return of premium on death rider:** If you die while the policy is in force, any premiums you have paid will be refunded without interest to your estate.
- **Scheduled increase benefit rider:** Get pre-approved for a higher critical illness benefit today, but start your policy at a lower premium and a lower benefit amount. Every two years, your coverage and premiums will automatically increase according to a set schedule, making it easier on your budget.

- **Disability waiver of premium rider:** If you become disabled for 90 days, we will waive premiums that are due and will refund premiums paid during your 90-day waiting period.

Your insurance advisor can help you look at the different alternatives you can choose from to design a plan that fits your needs and budget.

What illnesses or injuries does it cover?

The plan pays a lump sum benefit, even if you recover fully or do not suffer a loss of income or reduced ability to work, in the event you meet the policy definition of any of the following covered critical illnesses:

- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumor
- Blindness
- Cancer (life threatening)
- Coma
- Coronary angioplasty*
- Coronary artery bypass surgery
- Deafness
- Dementia including Alzheimer's disease
- Early breast cancer*
- Early prostate cancer*
- Early skin cancer*
- Early stage blood cancer*
- Early stage intestinal cancer*
- Early thyroid cancer*
- Heart attack
- Heart valve replacement or repair
- 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 and specified atypical parkinsonian disorders
- Severe burns
- Stroke

For most conditions, your benefit can be paid to you after a 30-day survival period. For a full list of conditions and survival periods, please see the "Covered Conditions" section within the policy.¹ Refer to the policy for specific definitions and exclusions.

What does the plan exclude?

No benefits are payable for any claim that arises, directly or indirectly, from certain circumstances or activities such as, but not limited to, self-inflicted injury or suicide, intentional use or intake of any drug, intoxicant, narcotic or poisonous substance, committing a criminal offence, an act of war, or operation of conveyance with a blood alcohol concentration in excess of a specified amount.

There's an exclusion of coverage for cancer and benign brain tumor if the individual is diagnosed with or has any signs, symptoms or investigation leading to a diagnosis of cancer or benign brain tumor within the later of 90 days of the issue or the reinstatement date of the policy.

There's also an exclusion of coverage for Parkinson's disease and specified atypical parkinsonian disorders if the individual is diagnosed with or has any signs, symptoms or investigation leading to a diagnosis of Parkinson's disease and specified atypical parkinsonian disorders within the later of the first year of the issue or the reinstatement date of the policy.

Please review the policy with your insurance advisor for a complete listing of exclusions and limitations associated with this plan.

For more information, ask your insurance advisor today.



Insurance

¹ Please consult the policy for complete details of coverage and definitions. All product features and highlights are subject to policy provisions and should be reviewed. In the case of a discrepancy, the policy language will prevail.

² Assistance services complement the RBC Insurance Critical Illness Recovery Plan policy. These programs are currently provided by Teladoc Medical Experts and The Healing Journey/PMH Foundation. RBC Insurance cannot guarantee the availability of these services. RBC Insurance may change or cancel access to this service at any time without notice.

* If while the policy is in force, the insured meets one of these specific conditions and completes the survival period as defined in the policy, we will pay a 10% lump sum critical illness benefit to a maximum of \$50,000. This benefit is payable only once to the insured.

Underwritten by RBC Life Insurance Company

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83288 (01/2023)