

**CRITICAL ILLNESS INSURANCE**

*Second Chance*

**CRITICAL ILLNESS INSURANCE**

*Second Chance for Children*

<b>Type of coverage</b>	<b>Health insurance coverage that pays the insured amount 30 days after the date of diagnosis of an insured critical illness or surgical procedure, provided the insured is still living.<sup>1</sup></b>		<b>Health insurance coverage that pays the insured amount 30 days after the date of diagnosis of an insured critical illness or surgical procedure, provided the insured is still living.<sup>1</sup></b>
	<b>EXTENDED</b>	<b>SIMPLIFIED</b>	
	<b>25 covered illnesses or surgeries</b>	<b>6 covered illnesses or surgeries</b>	<b>27 covered illnesses or surgeries</b>
<b>Who is this product for?</b>	<b>Individuals age 18 to 60<sup>2</sup> (age at issue)</b>		<b>Children between age 30 days and 17 years<sup>2</sup> (age at issue)</b>
<b>Insured amount</b>	<ul style="list-style-type: none"> <li>Minimum \$25,000, maximum \$2,000,000</li> <li>One-time benefit for coronary angioplasty and certain non-fatal cancers</li> </ul>	<ul style="list-style-type: none"> <li>\$10,000, \$25,000 or \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>Minimum \$25,000, maximum \$250,000</li> <li>One-time benefit in the event of certain non-fatal cancers</li> <li><b>Covers<sup>1</sup> potentially fatal cancer</b> (including Leukemia), bacterial meningitis and the following childhood illnesses: Autism, type 1 diabetes, muscular dystrophy, cystic fibrosis and cerebral palsy</li> </ul>
<b>Premiums</b>	<ul style="list-style-type: none"> <li>Options: Payable for 15 years, until age 65 or until expiry of the contract (age 75).</li> <li>If you choose the <b>Plus Option</b>, all of the premiums paid (including any extra premiums) will be reimbursed to your beneficiary if you die before your coverage expires and the insured amount has not already been paid out.<sup>3</sup></li> <li>If you choose the <b>Health Option</b>, you will be entitled to a reimbursement of all premiums paid during your lifetime if the insured amount has not already been paid out. Several options are available, including 100% premium reimbursement after 15 years.<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>Options: Payable until age 75 or renewable every 10 years.</li> <li>Reimbursed<sup>3</sup> in the event of death before contract expiry if the insured amount has not already been paid out.</li> <li>With the <b>Health Option</b>, premiums are: <ul style="list-style-type: none"> <li>Payable until age 65 or the 25th policy anniversary.<sup>4</sup></li> <li>Reimbursable in part as of the 15th policy anniversary,<sup>5</sup> if the insured is still living and the insured amount has not already been paid out.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Payable until age 75.</li> <li>Reimbursed<sup>3</sup> in the event of death before contract expiry if the insured amount has not already been paid out.</li> <li>With the <b>Health Option</b>, premiums are: <ul style="list-style-type: none"> <li>Payable for 20 years.</li> <li>Reimbursable at 75% as of the 15th policy anniversary, if the insured is still living and the insured amount has not already been paid out (the percentage of reimbursement increases thereafter up to 100% as of the 20th policy anniversary).<sup>5</sup></li> </ul> </li> </ul>
<b>Other features</b>	<ul style="list-style-type: none"> <li>Succession Advantage Included (available in Quebec only)</li> <li>Expiry of benefit at age 75</li> </ul>		<ul style="list-style-type: none"> <li>The Best Doctors<sup>®</sup> assistance service</li> <li><b>No taxes</b> to pay on the insured amount paid</li> </ul>
	<ul style="list-style-type: none"> <li>Accidental Fracture rider</li> <li>Children's Critical Illness rider</li> </ul>		<ul style="list-style-type: none"> <li>Accidental Fracture rider</li> </ul>
<b>Why choose this coverage?</b>	It provides you with excellent coverage, no matter what happens: <sup>1</sup>		
	<b>If you are diagnosed with a covered critical illness or undergo an insured surgical procedure:</b> During your lifetime, we will pay you the insured amount. <sup>6</sup>		
	<b>If you die without ever developing a critical illness:</b> All premiums paid will be reimbursed to your beneficiary if you have chosen the <b>Plus Option</b> . <sup>3</sup>	<b>If you die without ever developing a critical illness:</b> We will reimburse all of the premiums paid to your beneficiary. <sup>3</sup>	<b>If the child is diagnosed with a covered critical illness or undergoes an insured surgical procedure:</b> During the child's lifetime, we will pay the insured amount. <sup>5</sup>
<b>If you never develop a critical illness:</b> We will reimburse the premiums paid if you have chosen the <b>Health Option</b> . <sup>5</sup>		<b>If the child dies without ever developing a critical illness:</b> We will reimburse the premiums paid. <sup>3</sup>	
			<b>If the child never develops a critical illness:</b> You may be eligible for the reimbursement of premiums <sup>5</sup> and you'll be able to use the amount as you wish.
			<b>Coverage for life:</b> By maintaining his or her contract, the child will remain covered in the event of critical illness until age 75.

**Succession Advantage included<sup>7</sup>**

This benefit provides for the reimbursement of **legal fees and expenses of up to \$1,000<sup>8</sup>** for the duration of the contract, for liquidating the insured's estate, probating the insured's will, arranging for protective supervision of a person of full age (adult guardianship) or certifying a mandate of incapacity or power of attorney for the insured.<sup>9</sup>

1. Some conditions, exclusions and restrictions are indicated in the documents provided at the time of enrolment. Please refer to them.
2. Some policy issue conditions must be met based on La Capitale underwriting standards.
3. Some restrictions apply. Premiums reimbursed include any extra premiums but exclude any premiums for additional benefits. The reimbursement of premiums cannot exceed the insured amount for *Second Chance for Children* and *Simplified Second Chance*.
4. The 25th policy anniversary (but no later than age 75) or age 65, whichever is later.
5. Some restrictions apply. Reimbursement is based on how long the insured has held the contract (and for *Second Chance*, on the age of the insured). Premiums reimbursed include any extra premiums but exclude any premiums for additional benefits. The premiums reimbursed cannot exceed the insured amount for *Second Chance for Children* and *Simplified Second Chance*.
6. If the insured survives, and has not experienced irreversible cessation of all functions of the brain, for at least 30 days following the date of diagnosis of a covered critical illness or surgery.
7. Available in Quebec only.
8. Some conditions, exclusions and restrictions apply.
9. Power of attorney must be provided in anticipation of possible incapacity.

