

Critical Illness Insurance

Extended Second Chance

25
covered
illnesses and
surgeries



La Capitale

Insurance and
Financial Services





Extended Second Chance

Covers added expenses
that come along
with a critical illness

Being diagnosed with cancer, suffering a heart attack or a stroke, or being diagnosed with Alzheimer's disease or multiple sclerosis, for example, can result in major costs. Opt for La Capitale's *Extended Second Chance* so you do not need to worry about the financial consequences that come along with a critical illness.

A good treatment option for your finances

Critical illness insurance pays a benefit so that you can pay the added expenses that come along with a critical illness, for example:

- Obtain home care or get someone to help with domestic chores or childcare
- Make up for loss of salary in the event of long term disability or inability to contribute to a pension plan
- Enjoy better care
- Avoid having to be dependent on your children or family
- Have work done to adapt your home or purchase special needs equipment
- Keep your RRSP intact
- Continue paying off your debts (mortgage, loan, credit card balance)



One-time payment that can vary from **\$25,000** to **\$2,000,000**

25 covered illnesses and surgeries

Cardiovascular	
1.	Stroke
2.	Aortic surgery
3.	Coronary surgery
4.	Heart attack (myocardial infarction)
5.	Heart valve replacement
Cancer and tumor	
6.	Life-threatening cancer
7.	Benign brain tumor
Transplant and failure	
8.	Major organ transplant
9.	Major organ transplant on waiting list
10.	Kidney failure
11.	Coma
Neurological disorders	
12.	Aplastic anemia
13.	Alzheimer's Disease
14.	Motor Neuron Disease
15.	Parkinson's Disease
16.	Paralysis
17.	Multiple Sclerosis
18.	Bacterial meningitis
Other	
19.	Severe burns
20.	Blindness
21.	Occupational HIV infection
22.	Loss of speech
23.	Loss of limbs
24.	Deafness
25.	Loss of autonomy

Note: The policy contains some conditions, restrictions and exclusions.

Main features of *Extended Second Chance*

AGE AT ISSUE (18 TO 60)

Depending on your age at issue, three premium payment options are available:

- Over 15 years
- Until age 65
- Until expiry of the contract (age 75)

INSURED AMOUNT

Between \$25,000 to \$2,000,000

SURVIVAL PERIOD

For the insured amount to be payable, the insured must survive, and must not have 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.

REIMBURSEMENT OF PREMIUMS

Health Option

If you choose this option, you will be entitled to a reimbursement of all premiums paid during your lifetime, including the “extra premiums” if the insured amount has not already been paid out¹. Several options are available, including 100% premium reimbursement after 15 years.

Plus Option

If you choose this option, all of the premiums paid (including any extra premiums) will be reimbursed to your beneficiaries if you die before your coverage expires and the insured amount has not already been paid out.¹

OTHER BENEFIT

Benefits equal to 10% of the insured amount (up to \$25,000) is paid out if the insured must undergo a coronary angioplasty or is diagnosed with certain types of non-fatal cancer, namely:

- Stage A prostate cancer
- Stage 1A malignant melanoma
- Ductal carcinoma *in situ* of the breast

1. Some restrictions apply. Premiums reimbursed include any extra premiums but exclude any premiums for additional benefits.

Best Doctors[®], an assistance service that provides reassurance

Anyone who is diagnosed with a critical illness that is covered under their Extended Second Chance insurance policy, or suspect they may be suffering from a serious medical condition, can take advantage of free access to Best Doctors[™], a program that includes the following services.

InterConsultation[™] – More than just a second opinion, Best Doctors[®] experts will conduct an in-depth analysis of your medical records, including imaging scans, X-rays, test results and pathology (which is retested). You'll receive a written summary of our findings that you can share with your doctor.

Best Doctors 360^{o™} – helps you navigate the healthcare system and take control of your own healthcare. By providing access to **resources, ongoing one-on-one support, customized health coaching** and a wide range of health related information, Best Doctors 360^{o™} is not just for serious illness, but can help all members.

FindBestDoc[™] – Best Doctors[®] will locate a specialist if you do not have one and will provide you with the information you need to arrange referrals,² appointments and accommodations if out-of-town travel is necessary.³

FindBestCare[®] – When expert physicians or leading care facilities are required outside of Canada, Best Doctors[®] will find them for you.³

Best Doctors gives you **access to the best medical information and insight** available to help you take control of your healthcare.

2. Access to a Canadian specialist requires a referral from your treating physician.

3. Expenses associated with medical treatment, travel and lodging relating to the FindBestDoc[™] and FindBestCare[™] services are your responsibility.

Best Doctors[®] and other trademarks shown are trademarks of Best Doctors[®], Inc. Used under license.

Best Doctors[®] is solely responsible for the services it provides. The insurer is in no way obliged to provide these services under the policy and may, at its sole discretion, cancel access to these services without notice.



Extended Second Chance **benefits**

- You will receive a tax-free amount if you survive 30 days after the date of diagnosis of an insured critical illness or surgical procedure
- You can use the amounts paid as you see fit, such as:
 - for home care
 - obtaining the best medical treatment available
 - purchasing special needs equipment
- 25 covered illnesses and surgeries
- Two reimbursement of premiums options offered: Health Option and Plus Option
- An extended version of Best Doctors® offered **FREE OF CHARGE**

25

covered illnesses
and surgeries



Guided by the values of mutualism on which it was founded, La Capitale works with people to build, protect and value what they feel counts for their financial security.

To find out more about the numerous benefits associated with La Capitale's products, contact us or visit our website.

lacapitale.com

This document is not a contract. It merely provides an overview of the coverage available. Only the insurance policy and application may be used to settle legal issues. Contracts are issued by La Capitale Insurance and Financial Services Inc. or by La Capitale Civil Service Insurer Inc.

