# Critical Illness Insurance

*Second Chance for Children*
30 days to 17 years

La Capitale
Insurance and
Financial Services

*Second Chance for Children*

## Protect your children in case of critical illness so you can afford to stay by their bedside

If one of your children suffers from a critical illness or must undergo a covered or insured surgery, the *Second Chance for Children* coverage gives you the means to stay by your child's bedside. You can thus give your child all the support he or she needs without worrying about the financial impact resulting from a critical illness or surgery.

## *Second Chance for Children* **benefits**

- You will receive a one-time, tax-free amount if your child survives at least 30 days following the date of diagnosis of a covered critical illness or surgery.

- You can use the amount received **as you see fit**, for example, to make up for loss of salary to pay for expenses related to a critical illness or surgery, namely:
  - support your child through an illness
  - homecare
  - care received outside your area of residence
  - purchase special needs equipment
  - trips between your home and the hospital
  - childcare costs for siblings of the patient
  - help make the child's wish come true
  - private studies for the child, if warranted

## Illnesses, conditions and surgeries covered under the *Second Chance for Children* policy

| | Covered childhood illnesses |
|---|---|
| 1. | Autism[1] |
| 2. | Type 1[2] diabetes |
| 3. | Muscular dystrophy[2] |
| 4. | Cystic fibrosis[2] |
| 5. | Cerebral palsy |

### OTHER INSURED ILLNESSES, CONDITIONS AND SURGERIES

- Life-threatening cancer
- Bacterial meningitis
- Blindness
- Coma
- Major organ transplant on waiting list
- Major organ transplant
- Kidney failure
- Paralysis
- Deafness
- Loss of speech
- Severe burns
- Loss of limbs
- Benign brain tumor
- Cerebrovascular accident (Stroke)[3]
- Coronary surgery[3]
- Heart attack (myocardial infarction)[3]
- Occupational HIV infection[3]
- Alzheimer's Disease[3]
- Parkinson's Disease[3]
- Multiple Sclerosis[3]
- Motor Neuron Disease[3]
- Aortic surgery[3]
- Heart valve replacement[3]

1. Diagnosed before the child's 3rd birthday
2. Diagnosed before the child's 18th birthday
3. These illnesses generally occur in adulthood, but the child is covered right from contract issue for the entire duration of the contract, i.e. until age 75. The policy contains some conditions, restrictions and exclusions.

## The main features of *Second Chance for Children*

### AGE AT ISSUE
30 days to 17 years

### INSURED AMOUNT IF THE CHILD IS DIAGNOSED WITH A CRITICAL ILLNESS
Minimum $25,000, maximum $250,000

### EXAMPLE OF MONTHLY PAYMENTS BASED ON THE INSURED AMOUNT

| Insured amount | *Second Chance for Children* | | *Second Chance for Children* with Health Option | |
|---|---|---|---|---|
| | Female | Male | Female | Male |
| **$25,000** | $19.58 | $20.17 | $32.08 | $33.02 |
| **$50,000** | $26.92 | $27.92 | $44.92 | $46.75 |
| **$100,000** | $41.50 | $43.67 | $70.17 | $74.17 |
| **$250,000** | $84.58 | $90.00 | $145.63 | $155.42 |

### SURVIVAL PERIOD
For the insured amount to be payable, the insured child must survive for at least 30 days following the diagnosis of a critical illness or surgical procedure covered under *Second Chance for Children*.

### AT DEATH
If the insured amount has not already been paid out, all payments made since the coming into force of the insurance policy will be reimbursed in the event of the child's death if it occurs before the policy expiry date. Reimbursement cannot exceed the insured amount and excludes amount paid monthly for additional benefits, as applicable.

**HEALTH OPTION... FOR ADDED COVERAGE**
If you choose this option, you may be reimbursed a percentage of the amounts that you must pay as of the 15th policy anniversary. The premium reimbursement percentage will have reached 100% as of the 20th policy anniversary. The contract will then be terminated.

Also, you are no longer required, under the Health Option, to pay the monthly amount on the 20th policy anniversary. For example, if your child is age 5 at the time of coverage under the *Second Chance for Children* policy, no further payments are made when he or she turns 25 and coverage can be maintained until the age of 75!

*Give your child all the support he or she needs*

## Best Doctors®, an assistance service that reassures

Any family whose child is diagnosed with a critical illness covered under Second Chance for Children insurance can take advantage of Best Doctors® free of charge on the child's behalf. Best Doctors® offers 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°**™ – 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° ™ 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,[4] appointments and accommodations if out-of-town travel is necessary.[5]

**FindBestCare**® – When expert physicians or leading care facilities are required outside of Canada, Best Doctors® will find them for you.[5]

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

4. Access to a Canadian specialist requires a referral from your treating physician.
5. Expenses associated with medical treatment, travel and lodging relating to the FindBestDoc™ and FindBestCare™ services are your responsibility.

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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.

La Capitale

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.

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