



CRITICAL ILLNESS EXCLUSIONS & LIMITATIONS

Covered Benefit

- A one time lump sum benefit paid upon diagnosis of an Insured Condition (other than Coronary Artery Bypass Surgery), provided such diagnosis occurs while this Policy is in effect; or
- A one time lump sum benefit paid if the Insured undergoes Coronary Artery Bypass Surgery, provided such surgery occurs while this Policy is in effect.

Benefit Amount

The amount indicated on Your Policy Schedule as the Benefit Amount.

30 Day Survival

The Insured must survive for a period of 30 days after diagnosis of an Insured Condition (other than Coronary Artery Bypass Surgery), or for a period of 30 days after undergoing Coronary Artery Bypass Surgery or We do not pay the Benefit Amount.

Payment of Additional Benefits:

DCIS Benefit - Subject to the terms, conditions and other provisions of this policy, We will pay the Insured 20% of the Benefit Amount up to a maximum of \$20,000 if, while insured, the Insured is diagnosed with DCIS and the Insured survives 30 days thereafter. The DCIS benefit is payable only once, without interest. Payment of the DCIS benefit will represent full and final discharge of all claims under the DCIS benefit.

Early Stage Prostate Cancer Treatment - Subject to the terms, conditions and other provisions of this policy, We will pay the Insured 20% of the Benefit Amount up to a maximum of \$20,000 if, while insured, the Insured requires treatment for Early Prostate Cancer and the Insured survives 30 days thereafter. The Early Stage Prostate Cancer treatment benefit is payable only once, without interest. Payment of the Early Stage Prostate Cancer treatment benefit will represent full and final discharge of all claims under the Early Stage Prostate Cancer treatment benefit.

Loss of Independence Benefit - Subject to the terms, conditions and other provisions of this policy, We will pay the Insured 25% of the Benefit Amount if, while insured, the Insured is diagnosed with Loss of Independence. The Loss of Independence benefit is payable only once, without interest. Payment of the Loss of Independence benefit will represent full and final discharge of all claims under the Loss of Independence benefit.

Exclusions and Limitations

This Policy does not provide coverage and no benefit payment shall be paid for Insured Conditions caused directly or indirectly by or resulting from any of the following:

1. intentionally self-inflicted injury, suicide or any attempt thereat, while sane or insane;
2. declared or undeclared war or any act thereof;
3. for injury or sickness, other than one of the Insured Conditions, even though such injury or sickness may have been complicated by one of the Insured Conditions;
4. a complication of Human Immunodeficiency Virus (HIV) infection or any variance thereof including AIDS and AIDS Related Complex;
5. the use, existence or escape of nuclear weapons, material or ionizing radiation from or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel;
6. the commission or attempted commission by the Insured of any act which if adjudicated by a court would be an illegal act under the laws of the jurisdiction where the act was committed; or
7. misuse of medication or the abuse of drugs or intoxicants.

90 Day Cancer Exclusion

The Cancer, Early Stage Prostate Cancer Treatment and DCIS exclusion period is 90 days from the later of :

- a) the Effective Date, or;
- b) the date of the last reinstatement of the Policy.

Within this exclusion period, there shall be no coverage for DCIS or Cancer or Early Prostate Cancer Treatment if a diagnosis of DCIS or any type of Cancer, whether included or excluded under this contract, is made or if any symptoms or medical problems manifest themselves which, or the persistence or recurrence of which, subsequently results in an investigation leading to the diagnosis of Cancer, DCIS or Early Prostate Cancer Treatment. In the event of any such diagnosis the Policy will remain in force but Cancer will no longer be considered an Insured Condition, except for a subsequent diagnosis of an unrelated cancer.

Termination by You

You may terminate this Policy by giving written notice to Us at Our address shown on your policy. The effective date of termination by You shall be on the first day of the month following the month in which Your notice is received by Us.

Automatic Termination

Your coverage under this Policy shall automatically terminate immediately on the earliest of:

- the Premium Due Date following Your 70th birthday; or
- for an Insured:
 - who has been diagnosed with Cancer, Heart Attack, Stroke, or Coronary Artery Bypass, undergoes Aorta Surgery or Heart Valve replacement for which the Benefit Amount has been paid; on the date we pay the Second Event benefit;
 - who has been diagnosed with any other Insured Condition, on the date we pay the Benefit Amount for such Insured Condition;
- the date an Insured has received payment of two times the Benefit Amount set out in the Policy Schedule;
- the next Premium Due Date after the date we receive Your request to cancel this coverage; or
- The date the required premium is not paid when due after expiry of the Grace Period.