

Definitions



LifeAdvance™

Your Critical Illness Insurance Plan

This is specimen wording only and is not binding. In the event of any inconsistency between the information contained in this document and the terms and conditions in the policy, the terms and conditions in the policy will prevail. In this document, “you” or “your” refer to the Insured.

Critical Illness Insured Conditions

A lump-sum benefit will be payable if the person insured is diagnosed with one of the critical illness insured conditions outlined below and satisfies the survival period.

Alzheimer’s Disease

► **Definition**

Alzheimer’s Disease means a progressive degenerative disease of the brain. You must exhibit the loss of intellectual capacity involving impairment of memory and judgement, which results in a significant reduction in mental and social functioning, and requires a minimum of 8 hours of daily supervision.

Exclusion: No benefit will be payable under this critical illness insured condition for all other dementing organic brain disorders and psychiatric illnesses.

Aortic Surgery

► **Definition**

Aortic Surgery means the undergoing of surgery for disease of the aorta requiring excision and surgical replacement of the diseased aorta with a graft. Aorta refers to the thoracic and abdominal aorta but not its branches.

Aplastic Anaemia

► **Definition**

Aplastic Anaemia means chronic persistent bone marrow failure, confirmed by biopsy, which results in anaemia, neutropenia and thrombocytopenia requiring blood product transfusion, and treatment with at least 1 of the following:

- a) marrow stimulating agents;
- b) immunosuppressive agents; or
- c) bone marrow transplantation.

Bacterial Meningitis

► **Definition**

Bacterial Meningitis means meningitis, confirmed by cerebrospinal fluid showing growth of pathogenic bacteria in culture, resulting in neurological deficit documented for at least 90 days from the date of diagnosis.

Exclusion: No benefit will be payable under this critical illness insured condition for viral meningitis.

Benign Brain Tumour

► Definition

Benign Brain Tumour means a non-malignant tumour located in the cranial vault and limited to the brain, meninges, cranial nerves or pituitary gland. The tumour must require surgery or radiation treatment or cause irreversible objective neurological deficits.

Exclusion: No benefit will be payable under this critical illness insured condition for pituitary adenomas less than 10 mm.

Benefits for Benign Brain Tumour are subject to the 90 Day Exclusion for Certain Insured Conditions provision of the policy.

Blindness

► Definition

Blindness means the total and irreversible loss of vision in both eyes, evidenced by:

- a) the corrected visual acuity being 20/200 or less in both eyes; or
- b) the field of vision being less than 20 degrees in both eyes.

Coma

► Definition

Coma means a state of unconsciousness with no reaction to external stimuli or response to internal needs for a continuous period of at least 96 hours, and for which period the Glasgow coma score must be 4 or less.

Exclusion: No benefit will be payable under this critical illness insured condition for a medically induced coma.

Coronary Artery Bypass Surgery

► Definition

Coronary Artery Bypass Surgery means the undergoing of heart surgery to correct narrowing or blockage of 1 or more coronary arteries with bypass grafts.

For greater certainty, non-surgical or trans-catheter techniques such as balloon angioplasty or laser relief of an obstruction do not satisfy the definition of surgery.

Deafness

► Definition

Deafness means the total and irreversible loss of hearing in both ears, with an auditory threshold of 90 decibels or greater within the speech threshold of 500 to 3,000 hertz.

Heart Attack

► Definition

Heart Attack means the death of heart muscle due to obstruction of blood flow, that results in the rise and fall of biochemical cardiac markers to levels considered diagnostic of myocardial infarction, with at least 1 of the following:

- a) heart attack symptoms;
- b) new electrocardiogram (ECG) changes consistent with a heart attack; or
- c) development of new Q waves during or immediately following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

Exclusion: No benefit will be payable under this critical illness insured condition for elevated biochemical cardiac markers after an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty, in the absence of new Q waves.

For greater certainty, ECG changes suggesting a prior myocardial infarction does not satisfy the above definition of Heart Attack.

Heart Valve Replacement

► Definition

Heart Valve Replacement means the undergoing of surgery to replace any heart valve with either a natural or mechanical valve.

For greater certainty, heart valve repair does not satisfy the definition of Heart Valve Replacement.

Kidney Failure

► Definition

Kidney Failure means chronic irreversible failure of both kidneys to function, as a result of which regular haemodialysis, peritoneal dialysis or renal transplantation is initiated.

Life-Threatening Cancer

► Definition

Life-Threatening Cancer means a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue.

Exclusion: No benefit will be payable under this critical illness insured condition for the following forms of cancer:

- a) carcinoma in situ;
- b) Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or level V invasion);
- c) any non-melanoma skin cancer that has not metastasized; or
- d) Stage A (T1a or T1b) prostate cancer.

Benefits for Life-Threatening Cancer are subject to the 90 Day Exclusion for Certain Insured Conditions provision of the policy.

Loss of Limbs

► Definition

Loss of Limbs means the complete severance of 2 or more limbs at or above the wrist or ankle joint as the result of an accident or medically required amputation.

Loss of Speech

► Definition

Loss of Speech means the total and irreversible loss of the ability to speak as the result of physical injury or disease for a period of at least 180 days.

Exclusion: No benefit will be payable under this critical illness insured condition for all psychiatric related causes.

Major Organ Failure on Waiting List

► Definition

Major Organ Failure on Waiting List means irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Failure on Waiting List, you must become enrolled as the recipient in a recognized transplant centre in Canada or the United States that performs the required form of transplant. For the purposes of the survival period, the date of diagnosis is the date of your enrollment in the transplant centre.

Major Organ Transplant

► Definition

Major Organ Transplant means irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Transplant, you must undergo a transplantation procedure as the recipient of a heart, lung, liver, kidney or bone marrow, and limited to these entities.

Motor Neuron Disease

► Definition

Motor Neuron Disease means 1 of the following: amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease), primary lateral sclerosis, progressive spinal muscular atrophy, progressive bulbar palsy, or pseudo bulbar palsy, and limited to these conditions.

Multiple Sclerosis

► Definition

Multiple Sclerosis means at least 1 of the following:

- a) 2 or more separate clinical attacks, confirmed by magnetic resonance imaging (MRI) of the nervous system, showing multiple lesions of demyelination;
- b) well-defined neurological abnormalities lasting more than 6 months, confirmed by MRI imaging of the nervous system, showing multiple lesions of demyelination; or
- c) a single attack, confirmed by repeated MRI imaging of the nervous system, which shows multiple lesions of demyelination which have developed at intervals at least 1 month apart.

Occupational HIV Infection

► Definition

Occupational HIV Infection means infection with Human Immunodeficiency Virus (HIV) resulting from accidental injury during the course of your normal occupation, which exposed you to HIV contaminated body fluids. The accidental injury leading to the infection must have occurred following the later of the date of issue of the policy or the effective date of last reinstatement of the policy.

Payment under this condition requires satisfaction of all of the following:

- a) the accidental injury must be reported to us within 14 days of the accidental injury;
- b) a serum HIV test must be taken within 14 days of the accidental injury and the result must be negative;
- c) a serum HIV test must be taken between 90 days and 180 days after the accidental injury and the result must be positive;
- d) a licensed cure for HIV infection has become available prior to the accidental injury.

- e) all HIV tests must be performed by a duly licensed laboratory in Canada or the United States; and
- f) the accidental injury must have been reported, investigated and documented in accordance with current Canadian or United States workplace guidelines.

Exclusions: No benefit will be payable under this critical illness insured condition if:

- a) you have elected not to take any available licensed vaccine offering protection against HIV; or
- b) a licensed cure for HIV infection has become available prior to the accidental injury.

For greater certainty, non-accidental injury including, but not limited to, sexual transmission or intravenous (IV) drug use does not satisfy the definition of Occupational HIV Infection.

Paralysis

► Definition

Paralysis means total loss of muscle function of 2 or more limbs as a result of injury or disease to the nerve supply of those limbs, for a period of at least 90 days following the precipitating event.

Parkinson's Disease

► Definition

Parkinson's Disease means primary idiopathic Parkinson's Disease, which is characterized by a minimum of 2 or more of the following clinical manifestations:

- a) muscle rigidity;
- b) tremor; or
- c) bradykinesia (abnormal slowness of movement, sluggishness of physical and mental responses).

You must require substantial physical assistance from another adult to perform at least 2 of the following 6 Activities of Daily Living. Activities of Daily Living are:

- a) bathing – the ability to wash oneself in a bathtub, shower or by sponge bath, with or without the aid of equipment;
- b) dressing – the ability to put on and remove necessary clothing including braces, artificial limbs or other surgical appliances;
- c) toileting – the ability to get on and off the toilet and maintain personal hygiene;
- d) bladder and bowel continence – the ability to manage bowel and bladder function with or without protective undergarments or surgical appliances so that a reasonable level of hygiene is maintained;
- e) transferring – the ability to move in and out of a bed, chair or wheelchair, with or without the use of equipment; and
- f) feeding – the ability to consume food or drink that already have been prepared and made available, with or without the use of adaptive utensils.

Exclusion: No benefit will be payable under this critical illness insured condition for all other types of Parkinsonism.

Severe Burns

► Definition

Severe Burns mean third degree burns over at least 20% of the body surface.

Stroke

► Definition

Stroke means an acute cerebrovascular event caused by intra-cranial thrombosis or haemorrhage, or embolism from an extra-cranial source, with:

- a) acute onset of new neurological symptoms, and
- b) new objective neurological deficits on clinical examination,

persisting for more than 30 days following the date of diagnosis. These new symptoms and deficits must be corroborated by diagnostic imaging testing.

Exclusion: No benefit will be payable under this critical illness insured condition for:

- a) transient ischaemic attacks; or
- b) intracerebral vascular events due to trauma.

For greater certainty, lacunar infarcts which do not have the neurological symptoms and deficits set out above, persisting for more than 30 days, do not satisfy the definition of Stroke.

Illness Assist Insured Conditions

The illness assist benefit provides the owner with a one-time lump sum of 10% of the critical illness benefit up to \$25,000. Payment of the illness assist benefit will not cause:

- the policy to terminate, and
- the critical illness benefit to be reduced.

The illness assist benefit is provided if you (the insured) receive a written diagnosis for one of the following:

► Definition

- Coronary Angioplasty means the undergoing of an interventional procedure to unblock or widen a coronary artery that supplies blood to the heart to allow an uninterrupted flow of blood.
- Ductal Breast Cancer means ductal carcinoma in situ of the breast, as confirmed by biopsy.
- Early Prostate Cancer means prostate cancer diagnosed as T1a or T1b, as confirmed by biopsy.
- Superficial Malignant Melanoma means malignant melanoma to a depth of 1.0 mm or less, excluding malignant melanoma in situ, as confirmed by biopsy.

Loss of Independent Existence

► Definition

Loss of Independent Existence means:

- a) a total inability to perform, by oneself, at least 2 of the following 6 Activities of Daily Living; or
- b) Cognitive Impairment, as defined below,

for a continuous period of at least 90 days with no reasonable chance of recovery.

Activities of Daily Living are:

- a) bathing – the ability to wash oneself in a bathtub, shower or by sponge bath, with or without the aid of equipment;

- b) dressing – the ability to put on and remove necessary clothing including braces, artificial limbs or other surgical appliances;
- c) toileting – the ability to get on and off the toilet and maintain personal hygiene;
- d) bladder and bowel continence – the ability to manage bowel and bladder function with or without protective undergarments or surgical appliances so that a reasonable level of hygiene is maintained;
- e) transferring – the ability to move in and out of a bed, chair or wheelchair, with or without the use of equipment; and
- f) feeding – the ability to consume food or drink that already have been prepared and made available, with or without the use of adaptive utensils.

Cognitive Impairment means mental deterioration and loss of intellectual ability, evidenced by deterioration in memory, orientation and reasoning, which are measurable and result from demonstrable organic cause. The degree of Cognitive Impairment must be sufficiently severe as to require a minimum of 8 hours of daily supervision. Determination of a Cognitive Impairment will be made on the basis of clinical data and valid standardized measures of such impairments.

For greater certainty, any mental or nervous disorder without a demonstrable organic cause does not satisfy the definition of Cognitive Impairment.

Note: Loss of Independent Existence is an optional rider on LifeAdvance critical illness insurance. If the policy includes the Loss of Independent Existence Rider, Loss of Independent Existence will be included as a critical illness insured condition under the policy.

Some other important definitions

- **Diagnosis** means the written confirmation of the existence of an insured condition that is covered under the policy by a doctor recognized as a specialist in the field of medicine relating to the applicable insured condition by the doctor's medical licensing body. The diagnosis must be supported by objective medical evidence.

In the absence or unavailability of a specialist, and as approved by us, an insured condition may be diagnosed by a doctor other than a specialist.

- **Doctor** means a licensed medical doctor, practising within the scope of the medical doctor's licensed authority, who:
 - a) is not related by blood or marriage to you or the owner;
 - b) is not in a business relationship with you or the owner,
 - c) is practising medicine in Canada, the United States or in such other jurisdiction as we may approve.
- **Irreversible** means the condition cannot be improved by medical or surgical treatment at the time of diagnosis. The medical or surgical treatment need not be undertaken if it would involve an undue risk to your health.
- **Owner** is the person identified on the then current Policy Details page. The owner has the rights and privileges granted by the policy, including but not limited to the right to receive any payments due under the terms of the policy. If the policy is assigned, these rights will be subject to the terms of that assignment.
- **Surgery** means that you undergo medically necessary surgery performed on the written advice of a doctor. The surgery must be performed by a doctor, in Canada, the United States or in such other jurisdiction as we may approve.

- **Survival Period** means the minimum number of consecutive days, immediately following the date of diagnosis or surgery, which you must survive before a critical illness benefit may become payable. You must be alive throughout the survival period and must not have experienced irreversible cessation of all functions of the brain. The survival period is 30 days unless a longer period is specified in the definition of the applicable critical illness insured condition. Premium is still payable when due during a survival period.

Exclusions

► General Exclusions

No critical illness benefit, illness assist benefit or surgery advance will be payable if the insured condition results, directly or indirectly, from any of the causes described below:

- a) your attempt to take your own life, or intentionally inflict injuries on your own person, while you are sane or insane;
- b) your attempt to commit, or your commission of, any assault, battery or criminal offence whether or not you have been charged with that offence;
- c) your use or intake of any drug, poisonous substance, intoxicant or narcotic, other than as prescribed and taken in accordance with the instruction of a licensed medical doctor;
- d) war, whether such war is declared or undeclared, hostile action of the armed forces of any country, insurrection or civil commotion, whether or not you were a participant; or
- e) your operation or control of any motorized vehicle, while your blood alcohol concentration is in excess of 80 milligrams of alcohol per 100 millilitres of blood.

► 90 Day Exclusion for Certain Insured Conditions

No benefit will be payable under Life-Threatening Cancer, Benign Brain Tumour or any illness assist insured condition if, within the first 90 days following the later of:

- a) the date of issue of the policy; or
- b) the effective date of last reinstatement of the policy ,

you have any of the following:

- a) signs, symptoms or investigations that lead to a diagnosis of cancer (covered or excluded under the policy) or Benign Brain Tumour, regardless of when the diagnosis is made; or
- b) a diagnosis of cancer (covered or excluded under the policy) or Benign Brain Tumour.

The medical information as described above must be reported to us within 6 months of the date of the diagnosis. If this information is not provided, we have the right to deny any claim for cancer or Benign Brain Tumour or, any critical illness caused by any cancer or Benign Brain Tumour or its treatment.

Upon receipt, we will provide confirmation to the owner that the 90 Day Exclusion for Certain Insured Conditions provision applies. The owner may, by written request, elect to maintain the policy in force provided the written request is received by us within 30 days of the date of confirmation. Otherwise, the policy will terminate and any premium paid from the policy date or the last date of reinstatement of the policy will be refunded.

If the owner elects to maintain the policy in force, benefits are not payable under the policy for Life-Threatening Cancer, Benign Brain Tumour or any illness assist insured condition, or any other critical illness insured condition which is contributed to or caused by any type of cancer or Benign Brain Tumour.

In all other respects, our rights and the rights of the owner will remain the same under the policy.

About Critical Illness Insurance

World-renowned heart surgeon Dr. Marius Barnard helped develop critical illness insurance. Dr. Barnard witnessed the emotional strains that many of his patients faced after surviving serious illnesses. Financial stress often worked against recovery or, in many cases, left patients struggling to pay bills as they resumed their lives.

With advances in medical science and technology and the increasing life expectancy in Canada, we have a greater chance of experiencing a serious illness and surviving.

As Dr. Barnard says, "Critical illness insurance gives you financial independence when you need it most. You need insurance not only because you are going to die, but because you are going to live."

For more information about Canada Life and its products, visit www.canadalife.com. For more information about how LifeAdvance critical illness insurance may fit your needs ask your financial advisor for an illustration.

The Canada Life Assurance Company, a subsidiary of The Great-West Life Assurance Company and a member of the Power Financial Corporation group of companies, provides insurance and wealth management products and services. Founded in 1847, Canada Life is the country's first domestic life insurance company.

Helping people achieve more™



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