

Covered illnesses and medical conditions

A benefit will be paid if the child is diagnosed with one of the illnesses or conditions listed below. Even though the illnesses and conditions on the second list generally show up in adulthood, your child is nonetheless covered as soon as his contract is issued.

- › Cerebral Palsy
- › Congenital Heart Disease
- › Cystic Fibrosis
- › Muscular Dystrophy
- › Type 1 Diabetes Mellitus

The illnesses and medical conditions above are covered until the child's 25th birthday.

Critical illnesses and conditions covered by the contract, regardless of the insured's age:

- › Alzheimer's Disease
- › Aortic Surgery
- › Aplastic Anemia
- › Bacterial Meningitis
- › Benign Brain Tumour
- › Blindness
- › Cancer (life-threatening)
- › Coma
- › Coronary Artery Bypass Surgery
- › Deafness
- › Heart Attack
- › Heart Valve Replacement
- › Kidney Failure
- › Loss of Independent Existence
- › Loss of Limbs
- › Loss of Speech²
- › Major Organ Failure on Waiting List
- › Major Organ Transplant
- › Motor Neuron Disease
- › Multiple Sclerosis
- › Occupational HIV Infection
- › Paralysis
- › Parkinson's Disease
- › Severe Burns
- › Stroke (Cerebrovascular Accident)



For the best advice

A variety of products are offered to protect your little ones. Some of them are also adapted to the needs of parents. Your financial advisor is able to help you make a choice adapted to your personal situation, which will give you peace of mind. You'll know that you've made the best choice to protect the future of your children, so they can continue to discover the world, no matter what life has in store for them.

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CRITICAL ILLNESS INSURANCE TRANSITION

WHO ACCOMPANIES YOUR CHILD THROUGHOUT HIS LIFE?



A PARTNER YOU CAN TRUST.



He was born in good health and receives all the care and attention that he needs.

Because your child is precious, you've done everything to help him take his first steps. Now that he's growing and discovering the world, there will be obstacles to overcome, both small and large. With your help, he will surely make it.

Let us help you watch over him by offering unique coverage, adapted to his needs, in case even bigger obstacles arise.

Reality teaches us that illness knows no age. Like all parents, you don't want to imagine that one day your child could be stricken by illness.

But if it would happen, would you have the means to stay by his bedside during a long period?

Why purchase critical illness financial coverage for your child?

The answer is simple: for you.

- › To give you the financial means to temporarily leave your job and devote yourself to your child's recovery.
- › To defray the cost of drugs not covered by the government plan or to obtain care in a private clinic.
- › To cover expenses from care in a specialized hospital far from your residence, such as transportation, parking, lodging, meals, etc.
- › To hire a temporary helper for children at home or to pay additional childcare fees.
- › To allow you to concentrate your energies on your child, because the presence of a parent at the bedside of a sick child has a big influence on his recovery.
- › To eliminate financial worries often linked to illness and convalescence.

Transition Critical Illness Insurance, for your peace of mind

- › Protects your child from the very first days of his life, then throughout his childhood and adulthood.
- › Offers quick payment options for a pre-determined period of 10 or 20 years, and the coverage remains in effect for life.
- › Pays the beneficiary—generally the parents—a non-taxable benefit 30 days after the diagnosis of a covered critical illness or medical condition, including certain childhood diseases.
- › Offers a reassuring phone assistance service to support parents during this trial.
- › Gives free access to the Best Doctors® service, which offers the family a second medical opinion based on the expertise of the best doctors in the world. These services also propose personalized treatments, with the permission of your specialist.
- › Offers the possibility of recovering all premiums paid if you'd like to terminate the coverage in the future or in case of death (as an option).

