



Critical illness
insurance for
children



Focus on your
child's recovery,
not your finances



A child with a critical illness

You may not want to even think about the possibility of your child becoming critically ill, but what if it does happen?

Would you have financial resources to:

- Take time off work and be with your child?
- Choose the best care available?
- Focus on your child's recovery and not other financial concerns?

How can Child LifeAdvance critical illness insurance help?

Child LifeAdvance™ critical illness insurance gives you a one-time payout if your child is diagnosed with one of the following critical conditions, and policy conditions are met:

- Acquired brain injury
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cerebral palsy
- Coma
- Congenital heart disease
- Coronary artery bypass surgery
- Cystic fibrosis
- Deafness
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Life-threatening cancer
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Multiple sclerosis
- Muscular dystrophy
- Paralysis
- Severe burns
- Stroke
- Type 1 diabetes mellitus

With Child LifeAdvance, you also have access to additional benefits

Illness assist benefit

Receive a portion of your benefit if policy conditions are met and if your child is diagnosed with:

- Coronary angioplasty
- Ductal breast cancer in-situ
- Early chronic lymphocytic leukemia
- Early thyroid cancer
- Early prostate cancer
- Gastrointestinal stromal tumours
- Grade 1 neuroendocrine tumours (carcinoid)
- Superficial malignant melanoma

The illness assist benefit is payable a maximum of four times, given each payment is for a different condition. The amount of the illness assist benefit won't reduce the critical illness insurance benefit.

Surgery advance

Receive an advance portion of your benefit if your child requires surgery for one of the critical conditions outlined in your policy.





Personalize your coverage

Your advisor can tailor your child's critical illness coverage to help meet your and your family's unique needs.

Convert to an adult policy

Prior to your child's 25th birthday (when the policy would expire if the one-time benefit hasn't already been paid), you can convert all or a portion of the coverage to an adult critical illness insurance policy.

Get your money back if you don't make a claim

Depending on what you chose, with the return-of-premium options, if your child isn't diagnosed with a critical illness or if they die, you can get back up to 100% of your money.



Note on ownership:

Child LifeAdvance critical illness insurance policies must be owned by an adult with an insurable interest in the insured child. For example, parents, grandparents and legal guardians would qualify as owners.

Beyond financial support



A critical illness diagnosis for your child can change everything. You'll likely need more than just financial support, which is why we offer access to medical and emotional support services through Best Doctors, Inc. and Shepell.

Best Doctors

Best Doctors® provides you and your family with access to medical specialists who can help you get an accurate diagnosis and help you better understand medical conditions and treatment options. Best Doctors can also help you find specialists locally and internationally** and make sure your medical questions are being answered by the best specialists for that condition.

During the life of the policy, you can use these services at any time for any medical condition, not just for conditions included as part of your policy.

Founded by Harvard Medical School physicians, Best Doctors has access to a global network of 50,000 peer-nominated physicians who represent the top 5% of specialists in their fields.

Shepell

Shepell offers professional counselling, family support services, registered dietitians and more, to help you and your family deal with the emotional impact of your child's condition.

**The costs of any travel, lodging and medical treatment associated with FindBestDoc and FindBestCare services are the responsibility of the insured. Provisions of these services are conditional on a demonstrated ability to pay for all such costs. We recommend that you inform the treating physician that these services are available.

Let's keep your plans on track



We can help you stay on track financially even if the unexpected happens. If your child becomes ill, worrying about your finances is stress you don't need. Child LifeAdvance critical illness insurance from Canada Life, can provide financial support through a one-time payment, with the freedom to use that money however you'd like so you can focus on your child's recovery.

**For more
information,
talk to your
advisor.**

For more information about how
LifeAdvance™ and Child LifeAdvance™
critical illness insurance may fit your
needs, ask your advisor.



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