

CRITICAL
PROTECTION

What if...

PRODUCT GUIDE



Assumption Life

ASSUMPTION LIFE

CRITICAL PROTECTION

Critical Illness Benefits	
Features	<ul style="list-style-type: none"> • Temporary critical illness insurance that provides payment of the sum insured while the Insured is living if the Insured suffers from a covered critical illness and survives at least 30 days, without being kept alive by artificial means, after the diagnosis. • Non-participating policy. • No medical exam required. • Non-guaranteed premium rates for smokers and non-smokers. • Available as an individual policy or as a rider to a spouse's Critical Protection policy. • Guaranteed renewable until the policy or rider's anniversary nearest to the Insured's 75th birthday. Policy or rider terminates at that time. • Benefit payable to the owner. • Subject to limitations and exclusions (see contract for further details).
Covered illnesses	<ul style="list-style-type: none"> • Cerebrovascular accident (stroke) • Myocardial infarction (heart attack) • Kidney failure • Vital organ transplant • Cancer, except for the following exclusions: <ul style="list-style-type: none"> ▪ Early prostate cancer (T1N0M0 or equivalent staging) ▪ Premalignant lesions, benign tumours or polyps ▪ Any tumour in the presence of any human immune deficiency virus (HIV) ▪ Any skin cancer other than invasive malignant melanoma into the dermis or lodged in the deeper area of the dermis, at more than 1.0mm ▪ Non invasive cancer in situ <p><i>Should any symptom or medical condition requiring medical examination or consultation within 90 days after the effective date of the policy or rider or after the most recent date of policy reinstatement result in the subsequent diagnosis of cancer – whether covered or excluded – no benefit shall be payable for the cancer in question or for any other incidence of cancer diagnosed throughout the duration of the policy or rider.</i></p> <p>Please refer to the contract for complete definitions of the covered illnesses.</p>
Annual fees	<ul style="list-style-type: none"> • Policy \$60 • Rider \$30
Issue ages	<ul style="list-style-type: none"> • 18 to 60 years of age.
Amounts of sum insured available	<ul style="list-style-type: none"> • \$10,000 • \$20,000 • \$30,000

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Other Insurance Benefits Under *Critical Protection*

Accidental death and dismemberment benefit (AD&D)	<ul style="list-style-type: none"> • Accidental death A benefit equal to the sum insured of the applicable policy or rider is payable to the beneficiary, subject to limitations and exclusions (see contract). • Accidental dismemberment A benefit equal to the sum insured of the applicable policy or rider is payable to the owner, subject to any exclusion (see contract), in one of the following accidental losses: <ul style="list-style-type: none"> – Loss (amputation) of both hands or feet – Total and irrecoverable loss of sight of both eyes – Loss (amputation) of one hand and one foot – Loss (amputation) of one hand or one foot and total and irrecoverable loss of sight of one eye • Entitlement <ul style="list-style-type: none"> ▪ The death or loss payable under this guarantee must occur within 90 days of the accident. ▪ The accident that caused the death or dismemberment must have occurred while the Critical Protection contract was in force. • Termination <ul style="list-style-type: none"> • Any benefit paid under the AD&D benefit automatically terminates the Critical Protection policy or rider. • The AD&D benefit terminates at policy or rider's anniversary nearest to the Insured's 70th birthday.
Return of premiums upon death	<ul style="list-style-type: none"> • Reimbursement without interest of the sum of all the annual premiums (including the premiums for the Return of premiums at maturity rider, if any) for the applicable Critical Protection policy or rider concerning such Insured excluding any premium increase after the date of issue, until the date of death if the Insured dies before termination of the contract. • Payable only if no other benefit has been paid or is payable under Critical Protection. • Any reduction in the annual premium following a change requested by the owner of the contract will result in a decrease in the original annual premium used to calculate the return of premiums benefit. • This death benefit will never exceed the sum insured under the Critical Protection policy or rider in force for the Insured at the date of his or her death. • Benefit payable to the designated beneficiary under the policy or rider. • If benefit is paid, the Critical Protection policy or rider terminates.
Available riders	<ul style="list-style-type: none"> • Critical Protection on spouse (See the Critical Illness Benefit features) • Return of premiums at maturity: <ul style="list-style-type: none"> ▪ Reimbursement without interest of the sum of all the annual premiums (including premiums for this rider) for the applicable Critical Protection policy or rider concerning the Insured excluding any premium increase after the date of issue, until the date of maturity, if this rider is still in force at maturity. ▪ Payable only if no other benefit has been paid or is payable under Critical Protection. ▪ Any reduction in the annual premium following a change requested by the owner of the contract will result in a decrease in the original annual premium used to calculate the return of premiums benefit. ▪ This benefit at maturity will never exceed the sum insured under the in-force Critical Protection policy or rider for the Insured at the date of maturity. ▪ Benefit payable to the owner of the Critical Protection policy or rider.
Application	Electronic application only.
<i>For additional information concerning the product, its limitations and exclusions, please refer to the contract.</i>	