

## Critical Illness Insurance, an essential protection!

When illness strikes, your recovery, or that of your family members, becomes your main concern. The last thing you should have to worry about is your financial security.

The risk of being diagnosed with a critical illness is high and surviving it is even higher. Do you have a plan for financial support while you recover from an illness?

With Critical Illness Insurance, you receive a tax-free benefit if you are diagnosed with a covered critical illness and survive for at least 30 days. You can use this amount to cover your living expenses or to manage additional expenses that may be incurred as a result of an illness. By reducing your financial obligations, you can shift your focus to the most important thing: your recovery.

**Please contact your advisor  
for more details.**

The purpose of this document is to provide a summary description of an insurance product offered by AXA. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the contract.

Your advisor:

## Building confidence / to become the preferred company

Across Canada, AXA supports its clients—whether individuals or businesses—by offering them, through its brokers and advisors, innovative solutions adapted to their financial protection needs.

Thanks to our solid expertise and broad range of property/casualty, life and health insurance products, our clients know they are well protected. This helps them achieve their goals and plan for a secure future.

Every day at AXA, we renew our commitment to our clients by providing available, attentive and reliable service.

That is how AXA intends to make the difference, build clients' confidence and achieve its ambition to become the preferred company.

**AXA.ca**

No one can avoid  
critical illness /  
we are financially protected



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**Critical Illness  
Insurance**

## Choosing the right kind of insurance is a wise decision!

Since no one can avoid critical illness, insuring your financial security is your best bet. Discover the advantages of AXA's Critical Illness Insurance.

### Protection tailored to your needs

- Basic protection – coverage for the 3 most common critical illnesses (cancer, heart attack and stroke)
- Enhanced protection – coverage for 25 critical illnesses
- Child protection – coverage for a total of 28 critical illnesses

### Simple and affordable solutions

Are you looking to reconcile your protection needs and your financial obligations?

Choose term Critical Illness Insurance coverage. Simple and affordable, our 10-year and 20-year terms allow you to benefit from a protection at a price you can afford.

• In Canada, **40% of women** and **45% of men** will develop cancer in their lifetime.

• There are over **50,000 strokes** in Canada each year. That's one stroke every 10 minutes.

• In Canada, approximately **1 in 165 children** has autism.

Sources: Canadian Cancer Society (2010), Heart and Stroke Foundation of Canada (2008), Autism Society Canada (2006).



### Insurance amount paid or premiums refunded

Premium refund options can be added to your policy. This will allow you to get back the premiums paid if no critical illness benefit is paid while your coverage is in force.

### A built-in supplementary benefit\*

The diagnosis of one of the following conditions provides you with an additional payment of 10% of the insurance amount, up to a maximum of \$50,000:

- coronary angioplasty
- skin cancer
- breast cancer
- prostate cancer

Following payment of the supplementary benefit, the insurance amount is not reduced and your policy remains in force.

\* Available with Enhanced and Child protections.

### Assistance Benefit, a value-added service

Included free of charge, our Assistance Benefit provides you with an array of consultation services and medical support:

- Second medical opinion
- Medical referral
- Administrative services
- Hospital admission and accommodation assistance outside the province or the country
- Psychological assistance
- Medical assistance
- Convalescence assistance
- Domestic assistance
- Legal assistance

For more details on services offered, please contact your advisor.

## You decide how to use the benefit!

Following the diagnosis of a covered critical illness, the insurance amount can be used any way you wish, for example:

- cover daily living expenses
- choose treatments in a private clinic or abroad
- pay for medications or medical expenses not covered by another plan
- cover business expenses while you recover
- provide income in case you are absent from work for an extended period

### Up to 28 critical illnesses covered

#### Enhanced protection covers the following 25 critical illnesses:

- 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 speech
- 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)

#### Child protection covers the following 3 additional critical illnesses:

- autism
- cystic fibrosis
- muscular dystrophy