

# CI PROTECT



## Definitions Guide

**Critical Illness  
Insurance made  
simple, fast & easy**

Covers 4 major  
illnesses with  
affordable rates

**Insurance & Investments**  
Simple. Fast. Easy.®



# Empire Life CI Protect 10™ and Empire Life CI Protect 20™

Critical Illness Insurance made Simple, Fast & Easy



**Simple design** — covers 4 major illnesses with affordable rates



**Fast application process** — available online in Fast & Full or paper applications



**Easy to apply** — uses Life underwriting with no traditional critical illness underwriting requirements

## About this guide

This guide is designed to provide greater detail about the four critical illnesses covered under the Empire Life CI Protect contract. It lists terms and conditions, exclusions and the survival periods required. It is strictly for general information purposes only, and does not replace the contract provisions.

### It's important to review the contract carefully

The critical illness provisions and the critical illness insured condition provisions included in the Empire Life CI Protect contract set out the terms and definitions for determining the validity of a claim for a critical illness benefit. If an illness or condition is not listed in the critical illness insured condition provisions or does not meet the stated criteria in the contract, it is not covered and no critical illness benefit will be paid.

# Covered Critical Illnesses

## Cancer

“Cancer (Life Threatening)” means a definite diagnosis (as defined in the contract) of a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue.

Types of cancer include carcinoma, melanoma, leukemia, lymphoma, and sarcoma.

### Exclusions:

A Critical Illness benefit will NOT be payable for:

- a) lesions described as benign, pre-malignant, uncertain, borderline, non-invasive, carcinoma in situ (Tis), or tumours classified as Ta;
- b) malignant melanoma skin cancer that is less than or equal to 1.0 mm in thickness, unless it is ulcerated or is accompanied by lymph node or distant metastasis;
- c) any non-melanoma skin cancer, without lymph node or distant metastasis;
- d) prostate cancer classified as T1a or T1b, without lymph node or distant metastasis;
- e) papillary thyroid cancer or follicular thyroid cancer, or both, that is less than or equal to 2.0 cm in greatest diameter and classified as T1, without lymph node or distant metastasis;
- f) chronic lymphocytic leukemia classified less than Rai stage 1; or
- g) malignant gastrointestinal stromal tumours (GIST) and malignant carcinoid tumours, classified less than AJCC Stage 2.

A Critical Illness benefit will NOT be payable if, within the first 90 days following the later of the effective date of the CI Protect coverage or the last reinstatement date of the CI Protect coverage, the person insured has any of the following:

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

Medical information about the diagnosis and any signs, symptoms or investigations leading to the diagnosis must be reported to Empire Life within 6 months of the date of the diagnosis. If this information is not provided within this period, Empire Life has the right to deny ANY claim for cancer or, any Critical Illness caused by any cancer or its treatment.

**Survival Period:**

The person insured must survive 30 days following the date of diagnosis.

## Coronary Artery Bypass Surgery

“Coronary Artery Bypass Surgery” means the undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass graft(s). The surgery must be determined to be medically necessary by a specialist (as defined in the contract), and must be performed by a specialist.

### Exclusion:

A Critical Illness benefit will NOT be payable for angioplasty, intra-arterial procedures, percutaneous trans-catheter procedures or non-surgical procedures.

### Survival Period:

The person insured must survive 30 days following the date of diagnosis.



## Heart Attack

“Heart Attack” means a definite diagnosis of 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 one of the following:

- a) heart attack symptoms;
- b) new electrocardiogram (ECG) changes consistent with a heart attack;
- 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:

A Critical Illness benefit will NOT be payable for:

- a) ECG changes suggesting a prior myocardial infarction, which do not meet the heart attack definition as described above; or
- b) elevated biochemical cardiac markers as a result of an intra-arterial cardiac procedure including, but not limited to, coronary angioplasty and coronary angiography, in the absence of new Q waves.

### Survival Period:

The person insured must survive 30 days following the date of diagnosis.

## Stroke

“Stroke (Cerebrovascular Accident)” means a definite diagnosis of 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:

A Critical Illness benefit will NOT be payable for:

- a) Transient Ischemic Attacks; or
- b) Intracerebral vascular events due to trauma; or
- c) Lacunar infarcts that do not meet the definition of stroke as described above.

### Survival Period:

The person insured must survive 30 days following the date of diagnosis.

**For full details on plan features, please refer to the policy contract.**

The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security.

Follow Empire Life on Twitter @EmpireLife or visit our website, [www.empire.ca](http://www.empire.ca) for more information.

<sup>1</sup> *Globe and Mail* Report on Business, June 2018, based on revenue.

<sup>2</sup> As at June 7, 2018.

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