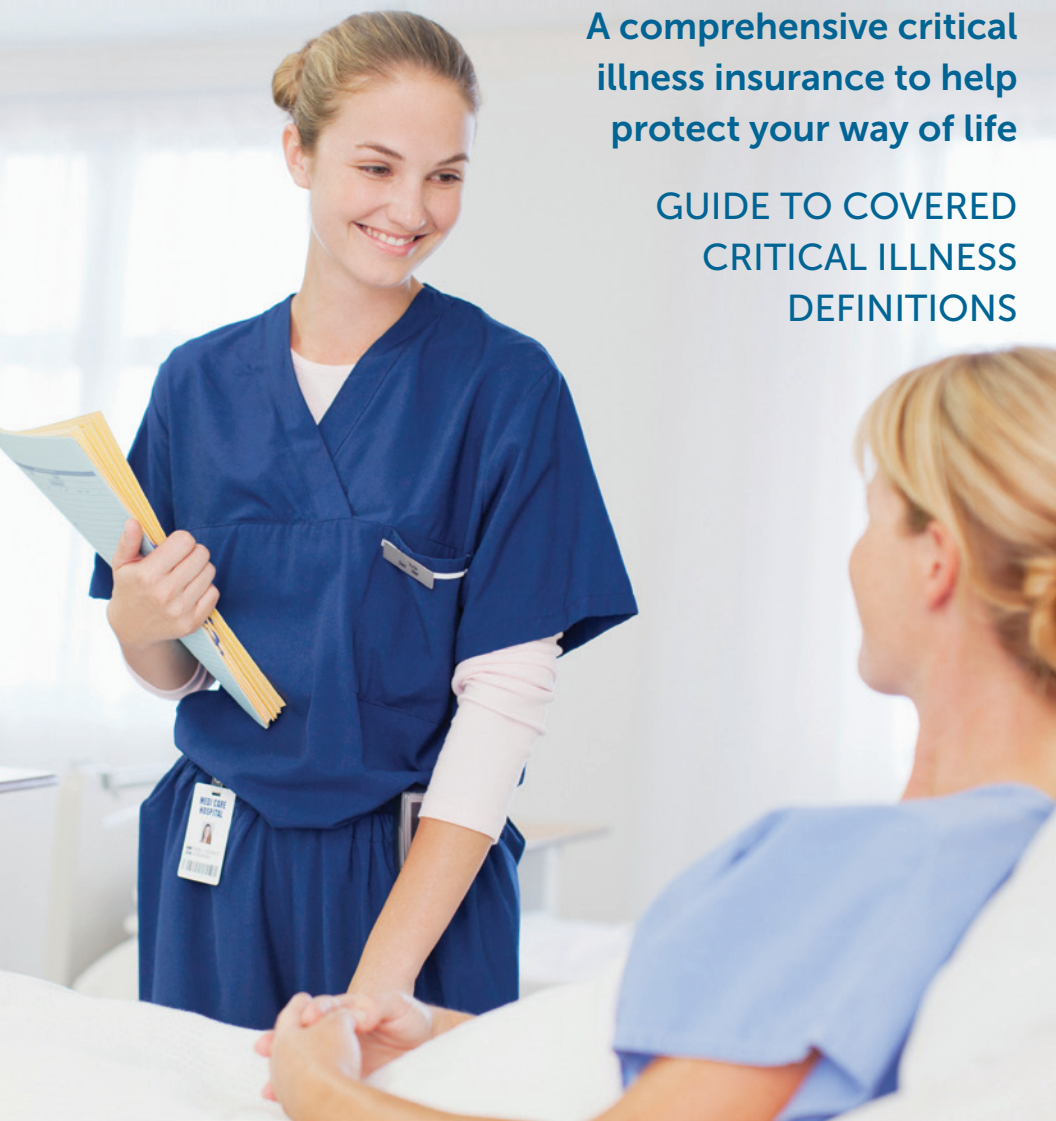


EMPIRE LIFE CI PROTECT PLUS[®]

A comprehensive critical
illness insurance to help
protect your way of life

GUIDE TO COVERED
CRITICAL ILLNESS
DEFINITIONS



Insurance & Investments
Simple. Fast. Easy.[®]



Help your clients protect their family or business financial well being with Empire Life CI Protect Plus®.

All four plans, CI Protect Plus 10, CI Protect Plus 20, CI Protect Plus 75 and **NEW** CI Protect Plus 100 15-Pay, feature:



Comprehensive CI Coverage — covers 25 critical illness conditions



Extra protection — Three built-in benefits with no additional premiums



Customized solution — Six optional riders & benefits to help create a tailored solution



Premium back option — two optional return of premium riders available

About this guide

This guide is designed to provide greater detail about the critical illnesses covered under the Empire Life CI Protect Plus contract and the Children's Critical Illness rider provision. It lists terms and conditions and exclusions. It is strictly for general information purposes only, and does not replace the Empire Life CI Protect Plus and Children's Critical Illness rider 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 Plus and the Children's Critical Illness rider contracts 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.

Table of Contents

CI Protect Plus Covered Illnesses.....	4
Aortic Surgery	4
Aplastic Anemia	4
Bacterial Meningitis	5
Benign Brain Tumour	5
Blindness	6
Cancer (Life Threatening)	6
Coma	8
Coronary Artery Bypass Surgery	8
Deafness	9
Dementia, including Alzheimer's Disease	9
Heart Attack	10
Heart Valve Replacement or Repair	10
Kidney Failure	11
Loss of Independent Existence	11
Loss of Limbs	12
Loss of Speech	12
Major Organ Failure on Waiting List	12
Major Organ Transplant	12
Motor Neuron Disease	13
Multiple Sclerosis	13
Occupational HIV Infection	14
Paralysis	15
Parkinson's Disease and Specified Atypical Parkinsonian Disorders	15
Severe Burns	16
Stroke (Cerebrovascular Accident)	16
Non-Life Threatening Illness Benefit Covered Illnesses	17
Chronic Lymphocytic Leukemia (CLL)	17
Coronary Angioplasty	17
Ductal Breast Cancer In-situ	17
Malignant Melanoma	18
Prostate Cancer	18
Thyroid Cancer	18
Children's Critical Illness Rider Covered Illnesses.....	19
Autism	19
Benign Brain Tumour	19
Blindness	20
Cerebral Palsy	20
Cystic Fibrosis	20
Deafness	20
Down's Syndrome	20
Failure of a Vital Organ Requiring Transplant	21
Life Threatening Cancer	21
Muscular Dystrophy	22
Paralysis	22
Renal Failure	22
Specific Congenital Defects	23
Transplant of a Vital Organ	23
Type 1 Diabetes Mellitus	23

CI Protect Plus Covered Illnesses

Aortic Surgery

Aortic Surgery means the undergoing of surgery for disease of the aorta requiring excision and surgical replacement of any part of the diseased aorta with a graft. Aorta means the thoracic and abdominal aorta but not its branches. The surgery must be determined to be medically necessary by a Specialist and must be performed by a Specialist.

Exclusions:

A Critical Illness benefit will NOT be payable for:

- a) angioplasty;
- b) intra-arterial procedures;
- c) percutaneous trans-catheter procedures; or
- d) non-surgical procedures.

Aplastic Anemia

Aplastic Anemia means a definite Diagnosis of a chronic persistent bone marrow failure, confirmed by biopsy, which results in anemia, neutropenia and thrombocytopenia requiring blood product transfusion, and treatment with at least one of the following:

- a) marrow stimulating agents;
- b) immunosuppressive agents;
- c) bone marrow transplantation.

Bacterial Meningitis

Bacterial Meningitis means a definite Diagnosis of meningitis, confirmed by cerebrospinal fluid showing growth of pathogenic bacteria in culture, resulting in neurological deficit documented for at least 90 days from the date of Diagnosis.

Exclusion:

A Critical Illness Benefit will not be payable for viral meningitis.

Benign Brain Tumour

Benign Brain Tumour means a definite Diagnosis of a non-malignant tumour located in the cranial vault and limited to the brain, meninges, cranial nerves or pituitary gland. The tumour must require surgical or radiation treatment or cause irreversible objective neurological deficit(s).

Exclusions:

A Critical Illness Benefit will not be payable if, within the first 90 days following the later of, the effective date of the policy, or the date of last reinstatement of the policy, the life Insured has any of the following:

- a) signs, symptoms or investigations that lead to a Diagnosis of Benign Brain Tumour (covered or excluded under the CI Protect Plus Coverage), regardless of when the Diagnosis is made; or
- b) a Diagnosis of Benign Brain Tumour (covered or excluded under the CI Protect Plus Coverage).

Medical information about the Diagnosis and any signs, symptoms or investigations leading to the Diagnosis must be reported to the Company within 6 months of the date of the Diagnosis. If this information is not provided within this period, the Company has the right to deny any claim for Benign Brain Tumour or, any Critical Illness caused by any Benign Brain Tumour or its treatment.

A Critical Illness Benefit will not be payable for pituitary adenomas less than 10 mm.

Blindness

Blindness means a definite Diagnosis of the total and irreversible loss of vision in both eyes, evidenced by:

- a) the corrected visual acuity being 20/200 or less in both eyes; or
- b) the field of vision being less than 20 degrees in both eyes.

Cancer (Life Threatening)

Cancer (Life Threatening) means a definite Diagnosis 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 tumors 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 tumors (GIST) and malignant carcinoid tumors, classified less than AJCC Stage 2.

A Critical Illness Benefit will not be payable for this Insured Condition if, within the first 90 days following the later of, the effective date of the CI Protect Plus Coverage or the effective date of the last reinstatement of the CI Protect Plus Coverage, the life Insured has any of the following:

- a) signs, symptoms or investigations, that lead to a Diagnosis of cancer (covered or excluded under the CI Protect Plus Coverage), regardless of when the Diagnosis is made; or
- b) a Diagnosis of cancer (covered or excluded under the CI Protect Plus Coverage).

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

For purposes of the CI Protect Plus covered illness' definition, the terms Tis, Ta, T1a, T1b, T1 and AJCC Stage 2 are to be applied as defined in the American Joint Committee on Cancer (AJCC) cancer staging manual, 7th Edition, 2010.

For purposes of the CI Protect Plus covered illness definition, the term Rai staging is to be applied as set out in KR Rai, A Sawitsky, EP Cronkite, AD Chanana, RN Levy and BS Pasternack: Clinical staging of chronic lymphocytic leukemia. Blood 46:219, 1975.

Coma

Coma means a definite Diagnosis of a state of unconsciousness with no reaction to external stimuli or response to internal needs for a continuous period of at least 96 hours, and for which period the Glasgow coma score must be 4 or less.

Exclusion: A Critical Illness Benefit will not be payable for:

- a) a medically induced coma; or
- b) a coma which results directly from alcohol or drug use; or
- c) a diagnosis of brain death.

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 and must be performed by a Specialist.

Exclusion: A Critical Illness Benefit will not be payable for:

- a) angioplasty;
- b) intra-arterial procedures;
- c) percutaneous trans-catheter procedures; or
- d) non-surgical procedures.

Deafness

Deafness means a definite Diagnosis of the total and irreversible loss of hearing in both ears, with an auditory threshold of 90 decibels or greater within the speech threshold of 500 to 3,000 hertz.

Dementia, including Alzheimer's Disease

Dementia, including Alzheimer's Disease means a definite Diagnosis of dementia, which must be characterized by a progressive deterioration of memory and at least one of the following areas of cognitive function:

- a) aphasia (a disorder of speech);
- b) apraxia (difficulty performing familiar tasks);
- c) agnosia (difficulty recognizing objects); or
- d) disturbance in executive functioning (e.g. inability to think abstractly and to plan, initiate, sequence, monitor, and stop complex behaviour), which is affecting daily life.

The life insured must exhibit:

- a) dementia of at least moderate severity, which must be evidenced by a Mini Mental State Exam of 20/30 or less, or equivalent score on another generally medically accepted test or tests of cognitive function; and
- b) evidence of progressive worsening in cognitive and daily functioning either by serial cognitive tests or by history over at least a 6 month period.

Exclusion: A Critical Illness Benefit will not be payable for affective or schizophrenic disorders, or delirium.

For purposes of the CI Protect Plus covered illness definition, reference to the Mini Mental State Exam is to Folstein MF, Folstein SE, McHugh PR, J Psychiatr Res. 1975;12(3):189.

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 angiography and coronary angioplasty, in the absence of new Q waves.

Heart Valve Replacement or Repair

Heart Valve Replacement or Repair means the undergoing of surgery to replace any heart valve with either a natural or mechanical valve or to repair heart valve defects or abnormalities. The surgery must be determined to be medically necessary by a Specialist and must be performed by a Specialist.

Exclusion: A Critical Illness Benefit will not be payable for:

- a) angioplasty;
- b) intra-arterial procedures;
- c) percutaneous trans-catheter procedures; or
- d) non-surgical procedures.

Kidney Failure

Kidney Failure means a definite Diagnosis of chronic irreversible failure of both kidneys to function, as a result of which regular haemodialysis, peritoneal dialysis or renal transplantation is initiated.

Loss of Independent Existence

Loss of Independent Existence means a definite Diagnosis of the total inability to perform, by oneself, at least 2 of the following 6 Activities of Daily Living for a continuous period of at least 90 days with no reasonable chance of recovery.

Activities of Daily Living are:

- a) bathing – the ability to wash oneself in a bathtub, shower or by sponge bath, with or without the aid of assistive devices;
- b) dressing – the ability to put on and remove necessary clothing, braces, artificial limbs or other surgical appliances with or without the aid of assistive devices;
- c) toileting – the ability to get on and off the toilet and maintain personal hygiene with or without the aid of assistive devices;
- d) bladder and bowel continence – the ability to manage bowel and bladder function with or without protective undergarments or surgical appliances so that a reasonable level of hygiene is maintained;
- e) transferring – the ability to move in and out of a bed, chair or wheelchair, with or without the aid of assistive devices; and
- f) feeding – the ability to consume food or drink that already has been prepared and made available, with or without the use of assistive devices.

Loss of Limbs

Loss of Limbs means a definite Diagnosis of the complete severance of two or more limbs at or above the wrist or ankle joint as the result of an accident or medically required amputation.

Loss of Speech

Loss of Speech means a definite Diagnosis of the total and irreversible loss of the ability to speak as the result of physical injury or disease, for a period of at least 180 days.

Exclusion: A Critical Illness Benefit will not be payable for all psychiatric related causes.

Major Organ Failure on Waiting List

Major Organ Failure on Waiting List means a definite Diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Failure on Waiting List, the life insured must become enrolled as the recipient in a recognized transplant centre in Canada or the United States of America that performs the required form of transplant surgery. For the purposes of the Survival Period, the date of Diagnosis is the date of the life insured's enrolment in the transplant centre.

Major Organ Transplant

Major Organ Transplant means a definite Diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Transplant, the life insured must undergo a transplantation procedure as the recipient of a heart, lung, liver, kidney or bone marrow, and limited to these entities.

Motor Neuron Disease

Motor Neuron Disease means a definite Diagnosis of one of the following:

- a) amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease);
 - b) primary lateral sclerosis;
 - c) progressive spinal muscular atrophy;
 - d) progressive bulbar palsy; or
 - e) pseudo bulbar palsy,
- and limited to these conditions.

Multiple Sclerosis

Multiple Sclerosis means a definite Diagnosis of at least one of the following:

- a) two or more separate clinical attacks, confirmed by magnetic resonance imaging (MRI) of the nervous system, showing multiple lesions of demyelination; or
- b) well-defined neurological abnormalities lasting more than 6 months, confirmed by MRI imaging of the nervous system, showing multiple lesions of demyelination; or,
- c) a single attack, confirmed by repeated MRI imaging of the nervous system, which shows multiple lesions of demyelination which have developed at intervals at least one month apart.

Occupational HIV Infection

Occupational HIV Infection means a definite Diagnosis of infection with Human Immunodeficiency Virus (HIV) resulting from accidental injury during the course of the life insured's normal occupation, which exposed the person to HIV contaminated body fluids. The accidental injury leading to the infection must have occurred after the later of the effective date of the policy, or the effective date of last reinstatement of the policy.

Payment under this condition requires satisfaction of all of the following:

- a) the accidental injury must be reported to the insurer within 14 days of the accidental injury;
- b) a serum HIV test must be taken within 14 days of the accidental injury and the result must be negative;
- c) a serum HIV test must be taken between 90 days and 180 days after the accidental injury and the result must be positive;
- d) all HIV tests must be performed by a duly licensed laboratory in Canada or the United States of America;
- e) the accidental injury must have been reported, investigated and documented in accordance with current Canadian or United States of America workplace guidelines.

Exclusion: A Critical Illness Benefit will not be payable if:

- a) the life insured has elected not to take any available licensed vaccine offering protection against HIV; or,
- b) a licensed cure for HIV infection has become available prior to the accidental injury; or,
- c) HIV infection has occurred as a result of non-accidental injury including, but not limited to, sexual transmission and intravenous (IV) drug use.

Paralysis

Paralysis means a definite Diagnosis of the total loss of muscle function of two or more limbs as a result of injury or disease to the nerve supply of those limbs, for a period of at least 90 days following the precipitating event.

Parkinson's Disease and Specified Atypical Parkinsonian Disorders

Parkinson's Disease and Specified Atypical Parkinsonian Disorders means a definite Diagnosis of primary Parkinson's disease, a permanent neurologic condition which must be characterized by bradykinesia (slowness of movement) and at least one of: muscular rigidity or rest tremor. The life insured must exhibit objective signs of progressive deterioration in function for at least one year, for which the treating neurologist has recommended dopaminergic medication or other generally medically accepted equivalent treatment for Parkinson's Disease.

Specified atypical parkinsonian disorders means a definite Diagnosis of progressive supranuclear palsy, corticobasal degeneration, or multiple system atrophy.

Exclusion: A Critical Illness Benefit will not be payable for Parkinson's Disease or specified atypical parkinsonian disorders if, within the first year following the later of, the effective date of the policy, or the date of the last reinstatement of the policy, the life insured has any of the following:

- a) signs, symptoms or investigations that lead to a diagnosis of Parkinson's Disease, a specified atypical parkinsonian disorder or any other type of parkinsonism, regardless of when the diagnosis is made; or
- b) a Diagnosis of Parkinson's Disease, a specified atypical parkinsonian disorder or any other type of parkinsonism.

Medical information about the Diagnosis and any signs, symptoms or investigations leading to the Diagnosis must be reported to the Company within 6 months of the date of the Diagnosis. If this

information is not provided within this period, the Company has the right to deny any claim for Parkinson's Disease or specified atypical parkinsonian disorders or, any Critical Illness caused by Parkinson's Disease or specified atypical parkinsonian disorders or its treatment.

A Critical Illness Benefit will not be payable for any other type of parkinsonism.

Severe Burns

Severe burns means a definite Diagnosis of third-degree burns over at least 20% of the body surface.

Stroke (Cerebrovascular Accident)

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.

Non-Life Threatening Illness Benefit Covered Illnesses

Chronic Lymphocytic Leukemia (CLL)

Chronic lymphocytic leukemia (CLL) means a definite Diagnosis of Rai Stage 0 chronic lymphocytic leukemia. The Diagnosis must be confirmed by appropriate blood tests. For purposes of the Non-Life Threatening Illness Benefit covered illness definition, the term Rai staging is to be applied as set out in KR Rai, A sawitsky, EP Cronkite, AD Chanana, RN Levy and BS Pasternack: Clinical staging of chronic lymphocytic leukemia. Blood 46:219, 1975.

Exclusion: A Non-Life Threatening Illness Benefit will not be payable for monoclonal lymphocytosis of undetermined significance (MLUS).

Coronary Angioplasty

Coronary angioplasty means the undergoing of an interventional procedure to unblock or widen a coronary artery that supplies blood to the heart to allow an uninterrupted flow of blood. The procedure must be determined to be medically necessary by a Specialist and performed by a Specialist.

Ductal Breast Cancer In-situ

Ductal breast cancer in-situ means a definite Diagnosis of ductal carcinoma in situ of the breast. The Diagnosis must be confirmed by biopsy.

Malignant Melanoma

Malignant melanoma means a definite Diagnosis of malignant melanoma 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. The Diagnosis must be confirmed by biopsy.

Exclusion: A Non-Life Threatening Illness Benefit will not be payable for malignant melanoma in situ.

Prostate Cancer

Prostate cancer means a definite Diagnosis of Stage A (T1a or T1b) prostate cancer without lymph node or distant metastasis. The Diagnosis must be confirmed by biopsy.

Thyroid Cancer

Thyroid cancer means a definite Diagnosis of 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. The Diagnosis must be confirmed by biopsy.

Children's Critical Illness Rider

Covered Illnesses

The conditions/definitions below are covered on the Children's Critical Illness rider only and are not part of the adult plan.

Autism

Autism shall mean an organic defect in brain development characterised by failure to develop communicative language or other forms of social communication, with the Diagnosis confirmed by a specialist.

Benign Brain Tumour

Benign Brain Tumour shall mean a benign tumour arising from the brain or meninges. The histologic nature of the tumour must be confirmed by examination of tissue (biopsy or surgical excision). Tumours of the bony cranium and pituitary microadenomas (less than 10 mm in diameter) are excluded from coverage.

A Critical Illness Benefit will NOT be payable for this Insured Condition if a Diagnosis of Benign Brain Tumour is made within ninety (90) days of the effective date or any reinstatement date of a Child's Critical Illness Coverage. A Critical Illness Benefit will NOT be payable if, within ninety (90) days of the effective date or any reinstatement date of the Child's Critical Illness Coverage, any signs or symptoms of medical problems, or medical consultations or tests commenced and resulted in the Diagnosis of Benign Brain Tumour. Coverage for all other non-related Critical Illnesses will continue.

The Owner and all life Insureds have an obligation to disclose any information to the Company about Benign Brain Tumours Diagnosed within ninety (90) days of the effective date or any reinstatement date of the Children's Critical Illness Rider. The Owner and all life insured also have an obligation to disclose any information about:

- i) signs or symptoms of medical problems; and
- ii) medical consultations or tests that commenced within ninety (90) days of the effective date or any reinstatement date of the Children's Critical Illness Rider and results in the Diagnosis of Benign Brain Tumour.

The information must be disclosed to the Company, in writing, within six (6) months of Diagnosis. The Company has the right to deny ANY claim under the Children's Critical Illness Rider for that Child if there is a failure to disclose this information to the Company in the prescribed time and manner.

Blindness

Blindness shall mean the Diagnosis by a Physician certified as an ophthalmologist of permanent loss of sight in both eyes, with the corrected visual acuity being less than 20/200 or the field of vision must be less than 20 degrees in both eyes.

Cerebral Palsy

Cerebral Palsy shall mean a definitive Diagnosis of definite Cerebral Palsy, a non-progressive neurological defect characterized by spasticity and incoordination of movements;

Cystic Fibrosis

Cystic Fibrosis shall mean an unequivocal Diagnosis of Cystic Fibrosis which is a hereditary disorder affecting the exocrine glands, resulting in chronic lung disease and pancreatic insufficiency.

Deafness

Deafness shall mean the Diagnosis by a Physician certified as an otolaryngologist of permanent loss of hearing in both ears, with an auditory threshold of more than 90 decibels within the speech threshold of 500 to 3,000 cycles per second.

Down's Syndrome

Down's Syndrome shall mean an unequivocal Diagnosis of Down's Syndrome supported by chromosomal evidence of Trisomy 21.

Failure of a Vital Organ Requiring Transplant

Failure of a Vital Organ Requiring Transplant shall mean the irreversible failure of the heart, liver, bone marrow, both lungs or both kidneys requiring receipt of a transplant of that organ or tissue, resulting in the Child being accepted into a recognized transplant program in Canada or the United States. The Child must survive at least thirty (30) days following the date of enrolment into the transplant program.

Life Threatening Cancer

Life Threatening Cancer shall mean the Diagnosis of a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes leukemia, Hodgkin's disease, and non-melanoma skin cancer that has metastasized to distant organs.

The following forms of cancer are excluded from coverage:

- a) Carcinoma in situ;
- b) Pre-malignant lesions, benign tumours or polyps;
- c) Any skin cancer other than malignant melanoma into the dermis or deeper (greater than stage 1A);
- d) Any tumour in the presence of any Human Immunodeficiency Virus (HIV).

A Critical Illness Benefit will NOT be payable for Life Threatening Cancer or any Critical Illness related to cancer if a Diagnosis of any type of cancer (whether covered or excluded) is made within ninety (90) days of the effective date or any reinstatement date of a Child's Critical Illness Coverage. A Critical Illness Benefit will NOT be payable if, within ninety (90) days of the effective date or any reinstatement date of a Child's Critical Illness Coverage, any signs or symptoms of medical problems, or medical consultations or tests commenced and resulted in the Diagnosis of any type of cancer (whether covered or excluded). Coverage for all other non-related Critical Illnesses will continue.

The Owner and all life insureds have an obligation to disclose any information to the Company about cancers Diagnosed within ninety (90) days of the effective date or any reinstatement date of the

Children's Critical Illness Rider. The Owner and all life insureds also have an obligation to disclose any information about:

- i) signs or symptoms of medical problems; and
- ii) medical consultations or tests that commenced within ninety (90) days of the effective date or any reinstatement date of the Children's Critical Illness Rider and results in the Diagnosis of any type of cancer.

The information must be disclosed to the Company, in writing, within six (6) months of Diagnosis. The Company has the right to deny ANY claim under the Children's Critical Illness Rider for that Child if there is a failure to disclose this information to the Company in the prescribed time and manner;

Muscular Dystrophy

Muscular Dystrophy shall mean an unequivocal Diagnosis of Muscular Dystrophy, characterised by well defined neurological abnormalities, confirmed by electromyography and muscle biopsy.

Paralysis

Paralysis shall mean the Diagnosis of the complete and permanent loss of the use of two or more limbs through paralysis for a continuous period of ninety (90) days or more during which there are no signs of improvement, as confirmed by a Physician. All psychiatric related causes are excluded from coverage.

Renal Failure

Renal Failure shall mean the Diagnosis of the irreversible failure of both kidneys, which necessitates treatment by regular peritoneal dialysis or hemodialysis or kidney transplantation.

Specific Congenital Defects

Specific Congenital Defects shall mean Diagnosis by a Physician certified as a pediatric cardiologist of specific congenital cardiac defects causing cyanosis (poor blood oxygenation) and diagnosed by the following conditions:

- a) atresias of the heart
- b) transposition of the great arteries
- c) truncus arteriosus
- d) total anomalous pulmonary venous drainage; or
- e) tetralogy of Fallot

All other congenital cardiac conditions are excluded.

Transplant of a Vital Organ

Transplant of a Vital Organ shall mean the undergoing of surgery, as a recipient by transplant of any of the following organs or tissues: heart, liver, lung, kidney, or bone marrow.

Type 1 Diabetes Mellitus

Type 1 Diabetes Mellitus shall mean diagnosis of type 1 diabetes mellitus (formerly known as insulin dependant Diabetes Mellitus or "Brittle Diabetes") characterized by absolute insulin deficiency and continuous dependence on exogenous insulin for survival. The Diagnosis must be made by a qualified pediatrician or endocrinologist. Evidence of dependence on insulin for a minimum of three months will be required.

The Empire Life Insurance Company

259 King Street East, Kingston ON K7L 3A8

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 Canada¹ and is rated A (Excellent) by A.M. Best Company². 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 for more information.

¹ Based on total assets as reported in December 31, 2019 OSFI filings.

² As at June 24, 2020. For the latest rating, access www.ambest.com.

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision.

® Registered trademark of **The Empire Life Insurance Company**.

™ Trademark of The Empire Life Insurance Company.

Policies are issued by The Empire Life Insurance Company.

Insurance & Investments – Simple. Fast. Easy.®
empire.ca info@empire.ca 1 877 548-1881

INS-1454-EN-12/20

