



Underwritten by AIG Insurance Company of Canada

Critical Illness Coverage

If an Insured Person is first diagnosed with a critical illness by a physician, based upon the use of clinical and/or laboratory investigations and meets the diagnostic requirements for a specified Covered Illness while the Insured Person's coverage is in effect under the policy, the Company will pay a benefit subject to the Benefit Payment Conditions and Reduction Schedule listed below. Once the maximum benefit amount has been paid for an Insured Person, coverage terminates and no further benefits are payable for that Insured Person. All active members of the Policyholder under 70 years of age, are eligible for coverage.

Benefit Payment: \$15,000 (reduced by 50% at age 65 to 70)

Payment upon the first diagnosis of the critical illnesses listed below is subject to the following:

- the Insured Person survives for at least 90 days after first diagnosis of Life Threatening Cancer and 30 days after first diagnosis of any other critical illness;
- the diagnosis is made within Canada;
- the diagnosis is made while the Insured Person's coverage is in force under the policy; and
- the diagnosis of the condition meets the criteria and definition as described in the master contract retained by the policyholder.

Life Threatening Cancer

Pays benefits if an Insured Person is diagnosed with life threatening cancer, after the person's effective date of coverage.

Heart Attack

Pays benefits if an Insured Person is diagnosed as having suffered a heart attack after the person's effective date of coverage.

Kidney (Renal) Failure

Pays benefits if an Insured Person is diagnosed with having suffered kidney (renal) failure after the person's effective date of coverage.

Stroke

Pays benefits if an Insured Person is diagnosed with having suffered a stroke after the person's effective date of coverage.

Coronary Artery Bypass Graft

Pays benefits if an Insured Person is diagnosed with a condition that necessitates a Coronary Artery Bypass Graft and receives the Coronary Artery Bypass Graft, after the person's effective date of coverage.

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