

EQUILIVING... PROTECTION WHEN IT'S CRITICAL



What is Critical Illness Insurance?

Critical Illness insurance provides financial protection. Policies pay a lump sum, tax-free benefit following the diagnosis and survival of one of the covered illnesses.

Why do I need Critical Illness coverage?

Advancing technology has helped to extend life expectancies and increase the chances of surviving a critical illness such as heart attack, stroke, or cancer. While government sponsored health care programs may cover the basics associated with these illnesses, cutbacks have forced individuals to shoulder an increasing portion of these costs. Critical Illness coverage can provide the funds to help offset these costs, allowing you to focus on recovery without impacting your finances or your standard of living.

How does EquiLiving work?

EquiLiving Critical Illness insurance provides you with a lump-sum benefit, following the survival period, usually 30 days after the survival of one of the covered conditions.

Heart Attack	Stroke	Cancer (Life Threatening)
Loss of Independent Existence	Alzheimer's Disease	Aortic Surgery
Aplastic Anaemia	Bacterial Meningitis	Benign Brain Tumour
Blindness	Coma	Coronary Artery Bypass Surgery
Deafness	Heart Valve Replacement	Kidney Failure
Loss of Limbs	Loss of Speech	Major Organ Transplant
Motor Neuron Disease	Multiple Sclerosis	Occupational HIV Infection
Paralysis	Parkinson's Disease	Major Organ Failure on Waiting List for Transplant
Severe Burns		

What additional benefits are available with EquiLiving?

- Return of Premiums on Death automatically included
- Early Detection Benefit provides coverage for Coronary Angioplasty, Early Prostate Cancer, Ductal Breast Cancer, and Superficial Malignant Melanoma
- Access to the services of Best Doctors® at claim time. This service links you to the best medical advice, best doctors, personalized service, and access to the best treatment centres worldwide

How can I use the lump-sum benefit?

You can use the lump-sum benefit however you wish. From mortgage and debt repayment to covering unforeseen medical expenses (private nurses or home care), maintaining your current lifestyle and protecting your existing savings, the possibilities are endless.

Contact your Financial Advisor to discuss the benefits an individually owned Critical Illness plan can provide. They can determine the type and amount of coverage that is right for you.

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