

## WAWANESA LIFE'S CRITICAL ILLNESS PLANS

Designed so you can focus on recovery

Life can take us by surprise with the unexpected, including a diagnosis of a serious illness. Our Critical Illness plans can help with:

- Easing financial strain from loss of income
- Repayment of existing debt
- Covering unexpected medical expenses

### CI Comprehensive Covered Conditions:

- |   |   |
|---|---|
| 1. Acquired Brain Injury                    | 15. Loss of Independent Existence                                     |
| 2. Aortic Surgery                           | 16. Loss of Limbs   |
| 3. Aplastic Anemia                          | 17. Loss of Speech  |
| 4. Bacterial Meningitis                     | 18. Major Organ Failure on Waiting List                               |
| 5. Benign Brain Tumour                      | 19. Major Organ Transplant  |
| 6. Blindness                                | 20. Motor Neuron Disease  |
| 7. Cancer                                   | 21. Multiple Sclerosis  |
| 8. Coma                                     | 22. Occupational HIV Infection  |
| 9. Coronary Artery Bypass Surgery           | 23. Paralysis   |
| 10. Deafness                                | 24. Parkinson's Disease and Specified Atypical Parkinsonian Disorders |
| 11. Dementia, including Alzheimer's Disease | 25. Severe Burns  |
| 12. Heart Attack                            | 26. Stroke  |
| 13. Heart Valve Replacement or Repair       |   |
| 14. Kidney Failure                          |   |

### CI Core Covered Conditions:

1. Cancer
2. Coronary Artery Bypass Surgery
3. Heart Attack
4. Stroke

## WAWANESA LIFE EARNING YOUR TRUST

The Wawanesa Life Insurance Company has been a proud member of the Wawanesa Group of Companies since 1960. Wawanesa Life complements the insurance lines of Wawanesa Mutual and expands the reach of "Earning your Trust since 1896."

Wawanesa Life's beginnings were first focused on expanding the product offerings available to the Wawanesa Mutual's broker network and their clients. Our roots are firmly grounded in the traditions of Wawanesa Mutual and with their support, Wawanesa Life's product offerings have also expanded and today include a full range of individual life insurance, savings and group insurance products.

### Wawanesa Life offers the following plans and services:

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Life Insurance Planning</li> <li>• Mortgage Protection</li> <li>• Family Insurance</li> <li>• Business Insurance</li> <li>• Children's Plans</li> <li>• Critical Illness Plans</li> <li>• Guaranteed Investment and Segregated Funds</li> </ul> | <ul style="list-style-type: none"> <li>• Retirement Plans, RRSPs, RRIFs, Annuities</li> <li>• Key-Person Insurance</li> <li>• Buy/Sell Agreement Funding</li> <li>• Estate Planning</li> <li>• Group Insurance</li> </ul> |
|--|---|

For additional information on how Wawanesa Life can benefit you and your family, contact your broker or Wawanesa Life today.



Toll Free: 1-888-997-9965 [www.wawanesalife.com](http://www.wawanesalife.com)

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# Comprehensive & Core CRITICAL ILLNESS



Coverage for the financial impacts of a critical illness



**Wawanesa**  
Life®

## CRITICAL ILLNESS COMPREHENSIVE

**Critical Illness Comprehensive** is Wawanesa Life's fully underwritten CI product with 26 covered conditions and offers three different plan types.

CI Comprehensive provides a lump sum living benefit to the policy owner of the plan on one of the covered conditions provided the insured meets the definition of the covered condition.

### Critical Illness Comprehensive

Underwriting: Fully Underwritten

Issue Age: 18 - 60 (age last)

Issue Volume: \$10,000 - \$1,000,000

Covered Conditions: 26 covered conditions

Plan Types: Critical Illness Term 10  
Critical Illness Term to Age 75  
Critical Illness Term to Age 75 (Return of Premium on Expiry)

Available Riders: Child Critical Illness Rider  
Disability Waiver of Premium Benefit

Exchangeable: Yes, Term 10 may be exchanged to Term to age 75 or Term to age 75 with Return of Premium on Expiry prior to the policy anniversary immediately following the insured person's 60th birthday.

## CRITICAL ILLNESS CORE

**Critical Illness Core** is Wawanesa Life's simplified underwritten CI product with 4 covered conditions and offers three different plan types. CI Core offers a quick and easy application process with only 8 Qualifying Questions.

CI Core provides a lump sum living benefit to the policy owner of the plan on one of the covered conditions provided the insured meets the definition of the covered condition.

### Critical Illness Core

Underwriting: 8 Qualifying Questions

Issue Age: 18 - 60 (age last)

Issue Volume: \$10,000 - \$100,000

Covered Conditions: 4 covered conditions

Plan Types: Critical Illness Term 10  
Critical Illness Term to Age 75  
Critical Illness Term to Age 75 (Return of Premium on Expiry)

Available Riders: Child Critical Illness Rider

Exchangeable: Yes, Term 10 may be exchanged to Term to age 75 or Term to age 75 with Return of Premium on Expiry prior to the policy anniversary immediately following the insured person's 60th birthday.



## FEATURES

- ✓ Simple and easy to understand.
- ✓ Two products available for varying needs - CI Comprehensive and CI Core.
- ✓ Teledoc Medical Expert Services - a network of physicians that offer expert medical opinion on medical and treatment options for the insured and their immediate family members.
- ✓ Classes: Tobacco User, Non-Tobacco User
- ✓ Return of Premium on Death Benefit included.