

Critical Illness Recovery Plan policy

What should you know about this product?

Facing a critical illness can be one of the most difficult challenges in life. There is so much to consider from finding proper care to meeting your family's day-to-day needs. The RBC Insurance® Critical Illness Recovery Plan™ policy is designed to help you when you need it most.

Like most critical illness insurance plans, our policy provides a lump sum benefit to use in any manner you choose. For instance, you can use the money to:

- Make payments on your mortgage, business loans or other debts
- Make alterations to your home or vehicle, or other changes that accommodate your special needs
- Continue to contribute to retirement savings
- Supplement disability insurance coverage
- Pay for specialized medical treatment, private nursing or child care
- Pay for out-of-country treatments not covered by government health insurance plans

Who should purchase this type of coverage?

This coverage will be of value to you if you are between the ages of 18 and 65, and:

- You are concerned about the impact a critical illness could have on your family's finances

- You or your family wishes to complement existing individual income protection plans
- Your health or income precludes you from qualifying for individual income protection
- You or your family wishes to complement existing group or association disability plans

What are some of the key features?

- Benefit amount options range from \$25,000 to \$2,000,000.
- A “non-cancellable plan” means that as long as premiums are paid, we cannot change the provisions or premiums or cancel the policy for you.
- A “guaranteed renewable plan” means that as long as premiums are paid, we cannot cancel the policy for you. At our discretion, we may change future renewal premiums. This change will apply to all relevant policies that share a characteristic or combination of characteristics that we determine as showing risk.
- You can choose coverage to age 65 or 75.

- **Early assistance benefit:** 10% of the critical illness benefit is payable (to a maximum of \$50,000) if the insured is diagnosed with and survives the covered conditions of early breast cancer, early prostate cancer or early skin cancer, early stage intestinal cancer, early thyroid cancer, early stage blood cancer or requires coronary angioplasty. Payment of this benefit does not reduce the critical illness benefit for future claims.

- **Long term care conversion option:** At age 55 and each year until age 65, you may convert all or a portion of your critical illness insurance coverage to a long term care insurance policy offered by RBC Insurance without medical underwriting at the time of your conversion.

Valuable assistance services[†]

Our Critical Illness Recovery Plan policy goes one step further by supporting you with more than just a claim cheque. We've specifically designed our policy to help you with issues you may face, allowing you to focus more fully on your recovery.

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The combination of the following services is what makes our plan more than just a claim cheque:

Best Doctors[†]

Best Doctors helps take the guesswork out of finding the right medical care with access to the best specialists worldwide and answers to complex medical questions.

Daily Living Assistance

In one simple phone call, you can get information on local services available to you. These services can help you manage daily activities that can become challenging during an illness.

Healing the Whole Person

This program provides emotional support for you and your family and helps you deal with the feelings often associated with a critical illness.

What options are available?

- **Return of premium on death rider:**
If you die while the policy is in force, any premiums you have paid will be refunded without interest to your estate.
- **Scheduled increase benefit rider:**
Get pre-approved for a higher critical illness benefit today, but start your policy at a lower premium and a lower benefit amount. Every two years, your coverage and premiums will automatically increase according to a set schedule, making it easier on your budget.
- **Disability waiver of premium rider:** If you become disabled for 90 days, we will waive premiums that are due and will refund premiums paid during your 90-day waiting period.

What does the plan exclude?

Please review the policy with your insurance advisor for a complete listing of the exclusions and limitations associated with this plan.

Ask about the Critical Illness Recovery Plan policy today

Your insurance advisor can help you look at the different alternatives you can choose from to design a plan that fits your needs and budget.

Please consult your policy for complete details of coverage and definitions. All product features and highlights are subject to policy provisions. In case of discrepancy, the policy language prevails.

What illnesses or injuries does it cover?

The plan pays a lump sum benefit, even if you recover fully or do not suffer a loss of income or reduced ability to work, in the event you meet the policy definition of any of the following covered critical illnesses:

- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer (life threatening)
- Coma
- Coronary angioplasty*
- Coronary artery bypass surgery
- Deafness
- Dementia including Alzheimer's disease
- Early breast cancer*
- Early prostate cancer*
- Early skin cancer*
- Early stage blood cancer*
- Early stage intestinal cancer*
- Early thyroid cancer*
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease and specified atypical parkinsonian disorders
- Severe burns
- Stroke

Your benefit can be paid to you after a 30-day survival period for most conditions. Refer to the policy for specific definitions and exclusions.

* If while the policy is in force, the insured meets one of these specific conditions and completes the survival period as defined in the policy, we will pay a 10% lump sum critical illness benefit to a maximum of \$50,000. This benefit is payable only once to the insured.

For more information, please speak with your insurance advisor today.



Insurance

[†] Assistance services complement the RBC Insurance Critical Illness Recovery Plan policy. These programs are currently provided by Best Doctors, Ceridian Inc. and The Healing Journey/PMH Foundation. RBC Insurance cannot guarantee the availability of these services. RBC Insurance may change or cancel access to this service at any time without notice.

Underwritten by RBC Life Insurance Company

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