

# CRITICAL ILLNESS RIDER

Plan underwritten by  
The Manufacturers Life Insurance Company  
(Manulife Financial)



**CBIA**

THE CANADIAN BAR INSURANCE ASSOCIATION

07.2005



## CRITICAL ILLNESS RIDER

Nothing can replace Life and Disability Insurance protection as your first lines of defense against the financially devastating effects of a serious illness or injury. However, there may be an occasion when you have survived an illness or injury only to be faced with significant costs not provided for by these plans. The Canadian Bar Insurance Association's (CBIA) Critical Illness Rider is designed to help you close the gaps in your overall financial protection strategy.

THE CANADIAN BAR INSURANCE ASSOCIATION

### PLAN FEATURES

Designed with your complete financial protection in mind, key plan features include:

#### ***Great Low Rates***

Our rates are established with a break-even goal, ensuring that you are paying extremely low rates without compromising quality. When compared to the cost of most other critical illness plans, you will be amazed at how much you can save by owning our protection.

### ***Lump Sum Payment***

The CBIA's Critical Illness Rider is designed to provide a lump sum payment, after a survival period, if you are diagnosed with one of the illnesses covered under this policy. This benefit can help offset some of the extraordinary costs of surviving a serious illness or injury.

These expenses could include:

- non-medical costs (e.g. travel and accommodations) associated with receiving medical treatments in Canada
- costs for private medical treatment outside Canada
- altering one's home
- nursing services
- paying off debts
- enhancing a pension plan
- housekeeping services or childcare costs;

or anything else that you identify as helping you on the road to recovery.

It is not necessary that your illness or injury prevents you from working to be eligible for benefits.

This coverage is level until age 65 and decreases on the policy anniversary following age 66 by 10 per cent of the initial face amount each year. Premiums are payable until age 73 and your coverage terminates on your 75<sup>th</sup> birthday or your early termination of the Term Life plan to which this benefit is attached.

### ***Survival Period***

The Survival Period is the number of days the insured must survive following the diagnosis of a covered critical illness in order for a benefit to be payable. Normally, the Survival Period is 30 days except if a longer period is specified in the definition of the corresponding illness. In the

event the insured is placed on artificial life support, the date of death will be considered to be the date the insured experiences irreversible cessation of all functions of the entire brain (including the brain stem) as determined by generally accepted medical criteria.

### ***Life Threatening Cancer***

No benefits will be available for Life Threatening Cancer, unless the coverage has been in force for at least 90 days, or where there are any symptoms within the first 90 days of issue that lead to a diagnosis of cancer.

### ***Eligibility***

CBIA Critical Illness coverage is a rider on our Level 80 Term Life Insurance plan and is not available on a stand-alone basis. For this reason, you must currently own or have applied for our Term Life benefit in order to apply for the Critical Illness Rider. You must also be under age 65, be resident in Canada and a member of the legal profession, their spouse or law firm staff.

You are not permitted to maintain the Critical Illness Rider without an in-force CBIA Term Life plan.



### ***Illnesses Covered***

The following conditions are covered:

- heart attack
- stroke
- life threatening cancer
- coronary artery bypass surgery
- Multiple Sclerosis
- blindness
- deafness
- loss of speech
- kidney failure
- major organ transplant
- paralysis
- loss of limbs
- coma
- motor neuron disease
- severe burns
- occupational HIV
- Parkinson's Disease
- Alzheimer's

This list is intended to be a brief outline of the covered conditions. Eligibility may be subject to a specific diagnosis by a qualified physician. While the normal survival period is 30 days, it may be longer for certain illnesses. Please refer to the policy provision pages available from your CBIA Authorized Representative for additional details.

### ***Amount of Coverage Available***

You may purchase from \$25,000 up to \$1,000,000 of benefit.

For non-income earning spouses, coverage will be limited to the lesser of the following:

- \$250,000; or
- three times the wage earner's income.

### ***Waiver of Premium***

This valuable benefit is automatically included in your coverage and provides that if, prior to age 65, you are totally disabled for a period of at least six months, one twelfth of the premium for the year will be waived for each month you subsequently remain disabled. This benefit is also included with the Term Life plan of which the Critical Illness benefit is a rider.

### ***Assignment of Benefits***

Your benefits are fully assignable to a third party.

### ***Five Year Age Banded Rates***

Our rates adjust at five year age banded intervals. This allows us to continuously charge you a premium that closely matches your attained age. When combined with our break-even pricing, you have the dual advantage of a significantly lower initial premium and a lower lifetime cost of ownership when compared to most traditional critical illness protection.

### ***Guaranteed Coverage***

In the unlikely event that the CBIA were to discontinue the Master Contract, your protection is guaranteed irrespective of health, to continue at a reasonable cost, on an individual basis.

### **Rate Applicable**

Your age, for insurance purposes, is your attained age on the preceding November 30<sup>th</sup>. On each December 1<sup>st</sup> following the attainment of a new age bracket, your premiums will automatically increase in accordance with the schedule.

### **Premium Rates**

Annual Premium Rate per \$100,000  
(Waiver of Premium included):

<b>Non-Smoker</b>	<b>Male</b>	<b>Female</b>
Under 26	141.20	143.00
26-30	178.90	187.40
31-35	230.60	241.60
36-40	301.20	315.60
41-45	414.20	443.80
46-50	621.30	621.30
51-55	931.90	808.60
56-60	1,350.80	1,089.70
61-65	2,028.60	1,469.40
66-72	3,379.80	2,003.70
73-74	0.00	0.00

### **Smoker**

### **Male**

### **Female**

Under 26	188.30	167.60
26-30	244.70	217.00
31-35	329.50	281.10
36-40	461.20	424.00
41-45	691.90	680.40
46-50	1,209.60	1,020.70
51-55	2,118.00	1,533.50
56-60	3,388.80	2,144.90
61-65	5,083.20	3,111.30
66-72	7,503.70	4,101.50
73-74	0.00	0.00

Level Sum Insured to age 65 reducing by 10 per cent of the original Face Amount each year from age 66 to 75.

Coverage terminates on your 75<sup>th</sup> birthday.  
Rates quoted for Ages 65-72 are for renewal only.

Premiums are not guaranteed and can vary in accordance with the experience of the plan.



### ***About the CBIA***

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The Canadian Bar Insurance Association (CBIA) arranges insurance protection for legal professionals, their families and law firm staff. We are staffed and managed by insurance industry experts with assistance from actuarial advisors and underwriting insurers. A Board of Directors comprised of 24 lawyers from across Canada oversees our operations to ensure that all activities are in the best interest of members of the legal profession. As a result, the CBIA has grown to more than 25,000 clients and is one of Canada's strongest and most trusted insurance associations.

For more information, visit:

[www.barinsurance.com](http://www.barinsurance.com), or call 1-800-267-CBIA (2242).

### ***About your CBIA Authorized Sales Representative***

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The CBIA carefully selects only experienced and knowledgeable Sales Representatives who act in the best interest of members of the legal profession. Only CBIA Authorized Representatives are permitted to enrol you in CBIA insurance programs.

This brochure is only intended to give you a brief description of the CBIA Critical Illness Rider and should not be considered part of any contract. For complete details, please refer to the policy provision pages, a copy of which is available from your CBIA Authorized Sales Representative.