

Retirement
Investments
Insurance

Protection Solutions

This is all about

Protecta

Critical Illness

Insurance

for children

Talk soon.

www.standardlife.ca



Hello.

Like many parents and grandparents, one of your biggest concerns is the health and well-being of your little ones. If your child or grandchild is ever diagnosed with a critical illness, you would, without a doubt, do everything you can to comfort and care for them.

In addition to the emotional stress that an illness can cause, the unexpected costs can also put a strain on your family's financial health.

How can we help you?

Protecta Child critical illness insurance will provide a lump sum benefit in the event that an insured child is diagnosed with a covered condition and survives a period of usually 30 days from the diagnosis. In addition to helping you obtain the best possible care for your child, this benefit can allow you to:

- Take time off work to be with your child
- Pay the costs of special care
- Hire a caregiver to look after other children
- Hire private nursing services so your child could stay home during an illness
- Travel for special care not available in your area
- Make any other payments of your choice


A coverage adapted to children's needs

If your child or grandchild is between the ages of 30 days and 17 years, you can give them *Protecta* Child critical illness insurance. This covers 13 of the most common serious illnesses amongst children:

- Aplastic Anemia
- Autism
- Bacterial Meningitis
- Blindness
- Cancer
- Cerebral Palsy
- Cystic Fibrosis
- Deafness
- Kidney Failure
- Major Organ Transplant
- Muscular Dystrophy
- Paralysis
- Type 1 Diabetes Mellitus

Protecta Child is offered until age 18. If no claim has been made, the coverage is automatically converted to a *Protecta* 75 Enhanced plan, which covers 24 adult conditions.

Protecta Child also offers Return of Premium on Death and on Surrender options. The latter allows you to have part, or all, of your premiums returned to you if you surrender the policy early or when the policy expires.



Giving your grandchildren critical illness insurance is also giving their parents the gift of peace of mind. In case of an illness, they will have the means to care for their children without having to use the money saved for their education.

Getting the best care counts!

Families with a sick child face many challenges and need the best possible care and support. This is why *Protecta Child* gives you access to Best Doctors® and Sigma Assistel, 24 hours a day, 7 days a week.

Best Doctors

InterConsultation™

(Medical Advice and Treatment Planning)

- Quick answers to your medical questions
- Review of your medical files to assist in the clarification and confirmation of the diagnosis
- Collaboration between your doctor and worldwide experts to determine the best course of action

FindBestDoc™

(Identification of the Right Care Provider)

- Extensive database of 50,000 doctors from Canada and around the world who have been acknowledged by their peers as being the best in their field
- Assistance and guidance in accessing the best doctors in the world

FindBestCare®

(Care Management)

- Treatment monitoring
- Identification of leading centers of excellence in the United States and around the world as well as access to these centers
- Assistance with reservations and accommodations should you decide to get care for your child away from home

Sigma Assistel

Health Assistance

- Access to health professionals who can answer your questions on health, diet, lifestyle before and after the diagnosis of an illness

Convalescence Assistance

- Information on available resources such as home nursing care, housekeeping services
- Help with coordinating home nursing care and transportation to treatment centers after the diagnosis

Home Assistance

- Referrals to specific services such as property maintenance, work required to facilitate access to your residence

Legal Assistance

(Monday to Friday, 9 a.m. to 8 p.m. and Saturday, 9 a.m. to 5 p.m.)

- Legal information on topics such as real estate, estate, consumer protection

Psychological Assistance

- Access to mental health professionals trained in helping relations
- Advice to help cope with illness and your family's reaction to illness

Available at policy issue

Best Doctors

- InterConsultation™
- FindBestDoc™
- FindBestCare®

Sigma Assistel

- Health Assistance
- Home Assistance
- Legal Assistance
- Convalescence Assistance (information)

Partial benefit

Lump sum benefit

Best Doctors

- InterConsultation™
- FindBestDoc™
- FindBestCare®

Sigma Assistel

- Psychological Assistance (4 hours of consultation)

Best Doctors

- InterConsultation™
- FindBestDoc™
- FindBestCare®

Sigma Assistel

- Psychological Assistance (4 hours of consultation)
- Convalescence Assistance (coordination)

Best Doctors and Sigma Assistel are supplementary services provided by third party entities and are subject to being changed or withdrawn.