

## 1. Product Features and Benefits

Critical illness insurance should constitute an essential element of your financial plan. With this type of insurance, policyholders who suffer from specific conditions, such as cancer or stroke, will receive a lump sum payment. This payment is yours to use however you see fit, whether that be for mortgage protection, child care, specialized health care, buy-sell agreements, etc. Protecta Critical Illness Insurance can be purchased as a stand-alone policy or as a rider attached to a Protecta policy, a Perspecta Universal Life policy or one of our 10-year or 20-year Term Insurance policies.

### Key features

#### Versions available:

##### Adults

4 covered illnesses  
24 covered illnesses (Enhanced)

##### Children

13 juvenile diseases covered until age 18, then the 24 adult illnesses in our Enhanced version are covered until age 75.

#### Coverages available:

	Issue Age	Plan Expiry
<b>Adults</b>		
Protecta 10 (Renewable and convertible)	18-64	Age 75
Protecta 65	18-54	Age 65
Protecta 65 – Joint Coverage	18-54	Age 65 of the older of the insureds
Protecta 75	18-65	Age 75
Protecta 100	18-65	Age 100
<b>Enfants</b>		
Protecta Child	30 days to 17 years old	Age 75

Minimum sum insured: \$25,000  
Maximum sum insured: \$2,000,000

For child coverage the minimum sum insured is \$50,000 and maximum sum insured is \$250,000. For sums greater than \$100,000 parental coverage is normally required. In that case, the child's amount is limited to 50% of one parent's coverage. Even if the Protecta child coverage is greater than \$100,000, the maximum sum insured is \$100,000 for illnesses other than cancer, kidney failure or major organ transplant. However, at age 18, the maximum sum insured is the full amount for all illnesses.

### 3 Return of Premiums (ROP) options:

**ROP on death:** if the insured dies without having made a claim (except for a partial benefit), the premiums paid, including annual policy fee and extra charges, if any, but not exceeding the amount of the sum insured, will be returned to the designated beneficiary.

**ROP on surrender:** if the policyholder never made a claim (except for a partial benefit), he can choose to surrender his policy. A portion of the premiums paid, including applicable annual policy fees and extra charges, will be returned up to the sum insured.

**ROP on death or surrender:** if the insured dies without having made a claim (except for a partial benefit) or if he decides to surrender his policy, a portion of the premiums paid, including applicable annual policy fees and extra charges, will be returned to the beneficiary.

### Access to Best Doctors® services included in all coverages

Best Doctors® will provide a second opinion by medical experts and will put clients in touch with the most experienced specialist for their condition in Canada and around the world.

### Sigma Assistel telephone assistance service included in all coverages

Sigma Assistel offers assistance, information and references on things such as health, home and legal matters from the date the policy is issued. When a claim is made, policyholders will also have access to additional personalized services to help in the case of convalescence and their psychological needs.

### Waiver of Premium Benefit offered on Protecta and Protecta Child policies

Premium payments are waived if the policyholder under this benefit becomes disabled before reaching age 60.

### Waiver of Premium on death and disability offered on Protecta Child policies

It provides for a waiver of premium if the policyholder dies or becomes disabled on the earlier of the following dates: before the child reaches age 25 or before the policyholder reaches age 60.

## Illnesses covered for adults

### Protecta (4 illnesses)

1. Cancer
2. Coronary artery bypass surgery
3. Heart attack
4. Stroke

### Protecta Enhanced (24 illnesses)

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

### Protecta Child (13 illnesses)

1. Aplastic Anemia
2. Autism
3. Bacterial Meningitis
4. Blindness
5. Cancer
6. Cerebral Palsy
7. Cystic Fibrosis
8. Deafness
9. Kidney Failure
10. Major Organ Transplant
11. Muscular Dystrophy
12. Paralysis
13. Type 1 Diabetes Mellitus

## Covered illnesses under partial benefit – included in Protecta Enhanced

- Stage A (T1a or T1b) prostate cancer
- Ductal carcinoma in situ of the breast (a type of breast cancer)
- Stage 1A malignant melanoma

A partial benefit in the amount of 10% of the sum insured, to a maximum of \$50,000 is paid for claims arising from one of the three illnesses mentioned above. The partial benefit is paid only once for each life insured. The policy remains in full force for all other covered illnesses and the sum insured is not reduced.

For more information on these benefits and the definitions of illnesses, please consult the contract provisions pertinent to each benefit at [www.advisors.standardlife.ca](http://www.advisors.standardlife.ca), under "Contract Provisions" in the *Protecta Critical Illness Insurance* section.

## 2. Premium and Fees Information

The owner may choose to pay the premium annually, semi-annually, quarterly or monthly. According to the premium frequency that the owner chooses, a modal factor may apply to the total premium.

For a base coverage, the yearly premium includes the \$65 policy fee payable under the policy. Policy fees are not charged when Protecta coverage is attached to another policy as a rider. Standard Life may request a fee if any cheque or other means of payment is not honored when processed.

### Grace period

Thirty-one days of grace are allowed from the premium due date for the payment of each total premium other than the first. If the total premium is unpaid at the end of the grace period, the policy will lapse.

During the grace period, you must pay any amount due to ensure that the policy remains in force. If a claim is made during the grace period, we will pay the benefit but we will deduct any amount due to us from the proceeds.

## 3. Limitations, Reductions, Exclusions

### Survival period

The survival period is generally 30 days, but may vary depending on the illness. This is the period of time the insured must survive after being diagnosed with a critical illness to be eligible for a benefit under his/her Protecta coverage. If the insured dies during the survival period and had purchased a Return of Premium option (on death or death/surrender), all premiums paid will be returned to the designated beneficiary, but no critical illness benefit payment will be made.

## Claims

Before settling any claims, we will require evidence that is satisfactory to us. We will deduct any amount owed to us from the policy proceeds before settling any claims including any due and unpaid premiums during the grace period.

## Confirmation of diagnosis

We reserve the right to request examination of the insured and confirmation of the diagnosis or surgery for an insured condition, by any doctor appointed by us. In the event of any elective surgery outside of Canada, such an examination will be required prior to the surgery.

## Moratorium Period Exclusion for cancer

There is a 90-day exclusion period for cancer. That means no benefit will be payable if the diagnosis or the date of the signs and/or symptoms and/or medical consultation is within 90 days of the policy issue or reinstatement.

## Contract Validity

The validity of the contract is conditional upon the accurate representation of the facts needed by us to issue or reinstate the policy.

Misrepresentation of, or failure to disclose to us or to our medical examiners, in the application or any document which form part of the contract, any fact that is material to insurance applied for will allow us to contest the validity of the contract and/or coverage and deny the claim, and may render the contract and/or coverage void by us.

## Misrepresentation of smoking habits

If a non-smoker class rate has been granted to an insured under this policy on the basis of incorrect or incomplete evidence, the coverages associated with the insured shall be void and terminated.

## Misstatement of age or sex

Each coverage in this policy is issued using the age of the insured at the birthday nearest to the coverage issue date. If the age or sex of an insured is misstated on the application or the policy data page, the amount payable by Standard Life under any provision of this policy shall be adjusted to the amount payable had the age or sex been correctly stated. However, the true age will be used for determination of the termination of coverage.

## 4. Consumer Rights and Responsibilities

### Right to return and TCS Guarantee

The owner has the right to return his Protecta policy within 10 days of receiving it. The policy will then be deemed void and any premiums paid will be refunded.

Over and above the 10-day right, the owner may return the policy if unsatisfied with the sales process, at any time within 6 months of the effective date (Total Customer Satisfaction (TCS) Guarantee). The policy will then be deemed void and any premiums paid will be refunded.

The refund under both the right to return and the TCS Guarantee will not apply if the policy has been issued in lieu of a previous policy or as a result of exercising an option contained in a previous policy.

See our TCS pamphlet available on our web site for full details on our Total Customer Satisfaction Guarantee and the way to proceed when returning a policy.

## 5. Effective Date of Coverage

The contract takes effect when all of the following conditions are met:

- a) the policy is delivered to you; and
- a) the full amount of the first total premium has been paid to us; and
- a) no change has taken place in the insurability of any of the insureds between the time the application was completed and the time the policy was delivered to you.

Learn more about our Protecta Critical Illness Insurance policy in our client pamphlet *This is all about Protecta Critical Illness Insurance with Standard Life* available in PDF format on our web site in the *Critical Illness Insurance* section.

## **The Standard Life Assurance Company of Canada**

Protecta Critical Illness Insurance is offered by the Standard Life Assurance Company of Canada. Both The Standard Life Assurance Company of Canada and Standard Life Assurance Limited are members of Assuris. Assuris provides protection to the policyholders of member companies. For more information, visit their web site at [www.assuris.ca](http://www.assuris.ca). Also, if you wish to get information on consumer assistance, you can visit The Canadian Life and Health Insurance Association web site at [www.clhia.ca](http://www.clhia.ca). They provide impartial resources on life and health insurance products and services.

If you wish to speak to a Standard Life customer service representative concerning Protecta, you can contact us from everywhere in Canada at **1-888-841-6633**.

For more details on Standard Life Canada, you can visit our web site at [www.standardlife.ca](http://www.standardlife.ca) in the section entitled "About us".

[www.standardlife.ca](http://www.standardlife.ca)

The Standard Life Assurance Company of Canada  
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