



## CIBC CRITICAL ILLNESS INSURANCE: COVERED CONDITIONS

**NOTE:** The following information is intended as a summary only. For complete terms and conditions, please view the CIBC Critical Illness Insurance sample policy document which you can access in your application.

### Critical Illness Benefit

If you are diagnosed with a covered critical illness while your policy is in effect, then the critical illness benefit will be payable to you in a lump-sum payment. If you die before the critical illness benefit can be paid to you, the benefit will be paid to your estate or to your named beneficiaries<sup>1</sup>, if you were permitted to name beneficiaries.

The critical illness benefit will be paid if:

- i. you are diagnosed while your policy is in effect with one of the covered critical illnesses as defined in your policy;
- ii. you survive for 30 days after you are diagnosed with a covered critical illness;
- iii. if your claim is for Cancer (Life-Threatening), you have also passed the 90-day waiting period (described below) without having any signs or symptoms or diagnosis of cancer.

The amount of the critical illness benefit will be equal to the coverage amount you have selected less any premium that may be due but has not been paid as of the date of your diagnosis.

If you are diagnosed with more than one covered critical illness, and are eligible for payment of the benefit, you will only receive one payment of the critical illness benefit amount. Your policy will terminate after this benefit payment is made to you.

If you have more than one CIBC Critical Illness Insurance policy, the critical illness benefit, if paid, under all policies you have will be limited to \$200,000 regardless of the total coverage amounts of those policies.

For more information on the critical illness benefit, please view the Sample CIBC Critical Illness Insurance Policy which you can access in your application.

To speak to a licensed insurance agent for more details on the critical illness benefit, please call 1-888-393-1110 Monday to Friday from 8 am to 10 pm (ET).

### Covered Critical Illnesses

The critical illnesses that are covered under CIBC Critical Illness Insurance are:

#### 1) Heart Attack

Heart Attack means a definite diagnosis by a specialist in cardiology of the death of heart muscle due to obstruction of blood flow that results in rise and fall of biochemical cardiac markers to levels considered diagnostic of myocardial infarction, with at least one of the following:

- heart attack symptoms;
- new electrocardiogram (ECG) changes consistent with a heart attack; or

- development of new Q waves during or immediately following an intra-arterial cardiac procedure including coronary angiography and coronary angioplasty.

### ***Exclusions***

No critical illness benefit amount will be paid for Heart Attack for the following:

- elevated biochemical cardiac markers that result from an intra-arterial cardiac procedure, including coronary angiography and coronary angioplasty, in the absence of new Q waves; or
- ECG changes suggesting a prior myocardial infarction, which do not meet the Heart Attack definition as described above.

## **2) Cancer (Life-Threatening)**

Cancer (Life-Threatening) means a definite diagnosis by a specialist in oncology of a tumor that is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Types of Cancer (Life-Threatening) include carcinoma, melanoma, leukemia, lymphoma and sarcoma.

### ***Exclusions***

No critical illness benefit amount will be paid for Cancer (Life-Threatening) if, within the first 90 days following the effective date of your policy or reinstatement of your policy (if applicable), you have any of the following:

- signs, symptoms or investigations, that lead to a diagnosis of Cancer (Life-Threatening) or a diagnosis of cancer (whether covered or not under your policy), regardless of when the diagnosis is made; or
- a diagnosis of Cancer (Life-Threatening) or any other cancer (whether covered or not under your policy).

Medical information about any diagnosis of Cancer (Life-Threatening) or any other type of cancer (whether covered or not under your policy) and any signs, symptoms or investigations that lead to a diagnosis of Cancer (Life-Threatening) or any other type of cancer (whether covered or not under your policy) must be reported to us within 6 months of the date of diagnosis. If this information is not reported within this time period, we may deny your claim for Cancer (Life-Threatening) and any other covered critical illness caused by any cancer or its treatment.

No critical illness benefit amount will be paid for Cancer (Life-Threatening) for the following:

- lesions described as benign, pre-malignant, uncertain, borderline, non-invasive, carcinoma in-situ (Tis), or tumors classified as Ta;
- malignant melanoma skin cancer that is less than or equal to 1.0 mm in thickness, unless it is ulcerated or is accompanied by lymph node or distant metastasis;
- any non-melanoma skin cancer, without lymph node or distant metastasis;
- prostate cancer classified as T1a or T1b, without lymph node or distant metastasis;
- papillary thyroid cancer or follicular thyroid cancer, or both, that is less than or equal to 2.0 cm in greatest diameter and classified as T1, without lymph node or distant metastasis;
- chronic lymphocytic leukemia classified less than Rai stage 1; or
- malignant gastrointestinal stromal tumours (GIST) and malignant carcinoid tumors, classified less than AJCC Stage 2.

The terms Tis, Ta, T1a, T1b, T1 and AJCC Stage 2 are to be applied as defined in the American Joint Committee on Cancer (AJCC) cancer staging manual, 7th Edition, 2010.

The term Rai staging is to be applied as set out in KR Rai, A Sawitsky, EP Cronkite, AD Chanana, RN Levy and BS Pasternack: Clinical staging of chronic lymphocytic leukemia. Blood 46:219, 1975.

### 3) Coronary Artery Bypass Surgery

Coronary Artery Bypass Surgery means the undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass graft(s). The surgery must be determined to be medically necessary by a specialist in cardiology.

#### *Exclusions*

No critical illness benefit amount will be paid for Coronary Artery Bypass Surgery for any of the following:

- angioplasty;
- intra-arterial procedures;
- percutaneous trans-catheter procedures; or
- non-surgical procedures.

### 4) Stroke

Stroke means a definite diagnosis by a specialist of an acute cerebrovascular event caused by intra-cranial thrombosis or haemorrhage, or embolism from an extra-cranial source, with:

- acute onset of new neurological symptoms, and
- new objective neurological deficits on clinical examination

persisting for more than 30 days following the date of diagnosis. These new symptoms and deficits must be corroborated by diagnostic imaging testing.

#### *Exclusions*

No critical illness benefit amount will be paid for Stroke for any of the following:

- Transient Ischaemic Attacks;
- intracerebral vascular events due to trauma; or
- lacunar infarcts which do not meet the definition of Stroke as described above.

For more information on the covered critical illnesses, please view the Sample CIBC Critical Illness Insurance Policy which you can access in your application.

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