



## ***Definitions***

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**LifeAdvance™**

*Your critical illness protection plan*

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This is specimen wording only and is not binding. In the event of any inconsistency between the information contained in this document and the terms and conditions in the policy, the terms and conditions in the policy will prevail. In this document, “you” refers to the Insured.

## Critical Illness Insured Conditions

A lump-sum benefit will be payable if you are diagnosed with one of the critical illness insured conditions outlined below and you satisfy the survival period.

### Alzheimer’s Disease

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► **Definition**

Alzheimer’s Disease means Alzheimer’s disease:

- a) supported by evidence of progressive deterioration of memory and the ability to reason and perceive, understand, express and give effect to ideas, in accordance with the criteria listed for Alzheimer’s disease in the Diagnostic and Statistical Manual of Mental Disorders, Fourth Ed. (DSM-IV); and
- b) where the severity of the condition is such that you are incapable of independent living and require a minimum of 8 hours of daily supervision.

Alzheimer’s Disease does not include any other dementing brain disorders or psychiatric illnesses.

► **Some Helpful Information**

*Alzheimer’s disease is a progressive, degenerative brain disease where the nerve cells in the brain deteriorate over time. There is currently no specific clinical test for Alzheimer’s disease. The diagnosis of Alzheimer’s disease is often referred to as a “diagnosis by exclusion” where diseases and disorders with similar symptoms must be systematically excluded. The criteria used for diagnosis are set out in the contractual definition.*

### Aortic Surgery

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► **Definition**

Aortic Surgery means surgery to remove and replace the diseased thoracic or abdominal aorta with a graft.

For greater certainty, surgical replacement of the branches of the aorta does not satisfy the definition of Aortic Surgery.

► **Some Helpful Information**

*Thoracic and abdominal aorta refers to the section of the aorta in the chest and abdomen respectively.*

### Aplastic Anaemia

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► **Definition**

Aplastic Anaemia means complete and irreversible bone marrow failure resulting in anaemia, neutropenia and thrombocytopenia.

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► **Some Helpful Information**

*Anaemia – a reduction in the level of haemoglobin or in the number of red blood cells.*

*Neutropenia – a reduction in the number of white blood cells.*

*Thrombocytopenia – a reduction in the number of platelets.*

## Bacterial Meningitis

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► **Definition**

Bacterial Meningitis means definite bacterial meningitis confirmed by laboratory analysis of cerebrospinal fluid showing growth of pathogenic bacteria in culture to levels considered diagnostic for bacterial meningitis.

The findings used in the diagnosis of Bacterial Meningitis, as defined above, must be confirmed by a doctor who is a neurologist and a doctor who is an infectious disease specialist.

► **Some Helpful Information**

*Cerebrospinal fluid refers to the fluid that flows around the surface of the brain and spinal cord. It is sampled to test for meningitis.*

*Pathogenic bacteria are disease causing bacteria.*

## Benign Brain Tumour

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► **Definition**

Benign Brain Tumour means a non-malignant tumour arising from the brain or its meninges. The benign histologic nature of the tumour must be confirmed by examination of tissue by biopsy or surgical excision.

For greater certainty:

- a) haematomas, cysts or granulomas;
  - b) intracranial malformations of the arteries or veins; and
  - c) tumours in the pituitary gland, spine or cranial nerves,
- do not satisfy the definition of Benign Brain Tumour.

► **Some Helpful Information**

*Meninges — the outer covering of the brain.*

*Haematoma — a swelling containing blood.*

*Granuloma — chronically inflamed tissue due to infection and other diseases.*

## Blindness

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► **Definition**

Blindness means the irreversible loss of sight of both eyes with either:

- a) the corrected visual acuity being less than 20/200 in both eyes; or
- b) the field of vision being less than 20 degrees in both eyes.

The findings used in the diagnosis of Blindness, as defined above, must be confirmed by a doctor who is an ophthalmologist.

► **Some Helpful Information**

*This degree of loss of sight is often referred to as “legally blind”.*

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## Coma

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► **Definition**

Coma means a state of unconsciousness for a continuous period of 96 hours from which you cannot be aroused and in which external stimulation will produce no more than primitive avoidance reflexes. Throughout the period of unconsciousness you must be under the regular care of a doctor and kept alive through respiratory support.

► **Some Helpful Information**

*Life support, as defined in the policy, means the insured is under the regular care of a doctor and is being kept alive through respiratory support.*

## Coronary Artery Bypass

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► **Definition**

Coronary Artery Bypass means surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts.

For greater certainty, other revascularization techniques, such as balloon angioplasty, laser relief of an obstruction, and other intra-arterial procedures do not satisfy the definition of Coronary Artery Bypass.

## Deafness

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► **Definition**

Deafness means the irreversible loss of hearing in both ears, with an auditory threshold averaging 90 decibels or greater at frequencies of 500, 1000 and 2000 hertz in each ear.

► **Some Helpful Information**

*A decibel is the unit of measurement used to determine the extent of the hearing loss. The test used is called audiometry, where pure tones are administered on a random basis.*

## Heart Attack

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► **Definition**

Heart Attack means the acute presentation of heart symptoms accompanied by the death of a portion of heart muscle as a result of inadequate blood supply and as evidenced by:

- a) new electrocardiographic (ECG) changes indicative of a myocardial infarction; and
- b) the elevation of cardiac markers to levels considered diagnostic for acute myocardial infarction in accordance with standardized laboratory values for the accredited hospital in Canada or the U.S. performing the test and with criteria published by one of the following:
  - i. the Canadian Cardiovascular Society;
  - ii. the American Heart Association; or
  - iii. the American College of Cardiology, or a successor organization to any of the above.

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For greater certainty, all of the above conditions must be met to satisfy the definition of Heart Attack. What is commonly referred to as “silent myocardial infarction” may include an incidental finding of ECG changes suggesting a prior myocardial infarction. However, in the absence of a corroborating elevation of cardiac markers as required above under this definition, it does not satisfy the definition of Heart Attack.

Heart Attack does not include elevated cardiac markers after coronary angioplasty unless there are diagnostic changes of new Q wave infarction on the ECG.

► **Some Helpful Information**

*Some symptoms of a heart attack may include an episode of discomfort such as shortness of breath, chest pain or indigestion.*

*Myocardial infarction is a medical term for a heart attack.*

*Cardiac markers are found in the blood stream.*

*A coronary angioplasty is a procedure involving the ballooning of a narrowed coronary artery.*

## Heart Valve Replacement

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► **Definition**

Heart Valve Replacement means surgery for the replacement of any heart valve with either a natural or mechanical valve.

For greater certainty, heart valve repair does not satisfy the definition of Heart Valve Replacement.

## Kidney Failure

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► **Definition**

Kidney Failure means end stage renal disease resulting in chronic irreversible failure of both kidneys to function. Regular haemodialysis, peritoneal dialysis or renal transplantation must be initiated as a result of the Kidney Failure.

► **Some Helpful Information**

*Dialysis is a procedure which removes toxic materials from a patient's blood.*

*There are two types of dialysis – haemodialysis and peritoneal dialysis.*

*Renal transplantation is commonly known as a kidney transplant.*

## Life-Threatening Cancer

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► **Definition**

Life-Threatening Cancer means a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue.

Life-Threatening Cancer does not include the following forms of cancer:

- a) carcinoma in situ;
- b) malignant melanoma to a depth of 0.75 mm or less;
- c) basal cell carcinoma and squamous cell carcinoma of the skin that have not metastasized;
- d) early prostate cancer diagnosed as T1a or T1b; and

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e) any tumour in the presence of any Human Immunodeficiency Virus (HIV).

Benefits for Life-Threatening Cancer are subject to the 90 Day Exclusion for Cancer and Other Related Insured Conditions exception.

► **Some Helpful Information**

*Carcinoma in situ — the cancer is superficial and has not penetrated into the organ involved.*

*Malignant melanoma to a depth of 0.75 mm or less — a cancerous mole which is 0.75 mm or less when measured under a microscope.*

*Basal cell carcinoma — a skin cancer that arises in the basal cells, which are at the bottom of the epidermis (outer layer of skin).*

*Squamous cell carcinoma — a skin cancer that arises from the upper part of the epidermis (outer layer of skin).*

*Metastasized – spread of the cancer from one part of the body to another.*

## Loss of Independent Existence

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► **Definition**

Loss of Independent Existence means a condition that qualifies under the definition of Physical Impairment or Cognitive Impairment below prior to your 75th birthday and there is no reasonable chance of recovery based on the then current medical practice.

The survival period for this insured condition is 90 days. During the survival period, you must experience continuous Physical Impairment or Cognitive Impairment with no sign of improvement.

**Physical Impairment**

Physical Impairment means you are unable to perform, by yourself, whether with or without the use of any equipment, at least two of the following six activities of daily living:

- a) bathing – the ability to wash oneself in a bathtub, shower or by sponge bath;
- b) dressing – the ability to put on, remove, fasten and unfasten all necessary clothing, braces, artificial limbs or other surgical appliances;
- c) toileting – the ability to get to and from the toilet and complete related personal hygiene;
- d) bladder and bowel continence – the ability to manage bowel and bladder functions, with or without any protective undergarments or surgical appliances, so that a reasonable level of hygiene is maintained;
- e) transferring – the ability to move into and out of a bed, chair or wheelchair; and
- f) eating – the ability to consume food that has already been prepared and made available.

The diagnosis for your condition must be accompanied by a current physical assessment from an occupational therapist who is not related by blood or marriage to you or the owner, and is not in a business relationship with you or the owner.

## **Cognitive Impairment**

Cognitive Impairment means mental deterioration and loss of intellectual ability, evidenced by deterioration in memory, orientation and reasoning, which is measurable by neuro-psychometric methods and results from demonstrable organic cause, and where the severity is such that you are incapable of independent living and require a minimum of 8 hours of daily supervision.

For greater certainty, any mental or nervous disorder without a demonstrable organic cause, including but not limited to anxiety disorders, mood disorders, sleep disorders, pain disorders, personality disorders and psychotic disorders, does not satisfy the definition of Cognitive Impairment.

### ► **Some Helpful Information**

*Neuro-psychometric methods refers to a comprehensive set of tests performed under the supervision of and analyzed by a neuro psychologist.*

## **Loss of Limbs**

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### ► **Definition**

Loss of Limbs means the complete severance of 2 or more limbs at or above the wrist or ankle joint as the result of injury or medically required amputation.

## **Loss of Speech**

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### ► **Definition**

Loss of Speech means the total and irreversible loss of the ability to speak due directly to damage to the speech organs (commonly known as the “voice box”) as the result of injury or disease.

## **Major Organ Transplant**

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### ► **Definition**

Major Organ Transplant means, due to the irreversible failure of a heart, lung, liver, kidney, or bone marrow, you:

- a) are in immediate need of a transplant which has been confirmed by a transplant team of a hospital or other recognized transplant centre in Canada or the United States that performs the required form of transplant surgery; or
- b) receive such organ or tissue by transplant surgery. The replacement organ or tissue must be from a donor suitable under generally accepted medical guidelines.

The survival period for this insured condition begins on the earlier of the above events.

## Motor Neuron Disease

### ► Definition

Neuron Disease means upper or lower motor neuron degeneration progressing over a period of at least 6 months, and resulting in one of the following:

- a) definite amyotrophic lateral sclerosis which satisfies the World Federation of Neurology El Escorial Revisited Criteria for ALS Diagnosis (Neurology 1998;50:768-772);
- b) primary lateral sclerosis;
- c) progressive muscular atrophy; or
- d) progressive bulbar palsy,

and will include progressive pseudo bulbar palsy which is not a motor neuron disease but is similar to motor neuron diseases in presentation.

The findings used in the diagnosis of Motor Neuron Disease, as defined above, must be confirmed by a doctor who is a neurologist.

### ► Some Helpful Information

*Motor neuron diseases are degenerative diseases of the nerve cells in the brain, brain stem and spinal cord, which control the movement of the skeletal muscles. These diseases typically start with weakness of the limbs or speech difficulties.*

*Definite amyotrophic lateral sclerosis (commonly known as Lou Gehrig's disease) is a disease where there is loss of nerve function to muscles resulting in muscle weakness.*

*Primary lateral sclerosis, progressive muscular atrophy and progressive bulbar palsy are similar diseases but affect different areas of the nervous system and, therefore, may affect different muscles or muscle groups.*

## Multiple Sclerosis

### ► Definition

Multiple Sclerosis means clinically definite multiple sclerosis:

- a) where there are at least 2 separate clinically documented episodes of well defined neurological abnormalities separated by at least one month and persisting for a continuous period of at least 6 months; and
- b) with objective evidence of lesions at more than one site within the central nervous system as confirmed by modern investigative or imaging techniques in accordance with the criteria listed in Paty DW, et al. MRI in the Diagnosis of MS (Neurology 1988;38:180-185).

The findings used in the diagnosis of Multiple Sclerosis, as defined above, must be confirmed by a doctor who is a neurologist.

### ► Some Helpful Information

*Multiple sclerosis is a progressive disease of the brain and spinal cord, which may affect areas of the nervous system such as vision, co-ordination, speech, and swallowing.*

## Occupational HIV Infection

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### ► Definition

Occupational HIV Infection means human immunodeficiency virus (HIV) infection as a direct result of accidental exposure to HIV contaminated blood or bodily fluids during the course of your regular occupation.

You must undergo a generally accepted medical testing procedure for HIV Infection, performed by a duly licensed medical laboratory in Canada or the United States which is independent of any control by you or the owner:

- a) within 14 days of the accidental exposure and the result must be negative; and
- b) between 90 days and 180 days after the accidental exposure and the result must be positive.

For greater certainty, non-accidental exposure including, but not limited to, sexual transmission or intravenous drug use does not satisfy the definition of Occupational HIV Infection.

The critical illness benefit will be payable only if the following conditions are satisfied:

- a) the accidental exposure occurred in Canada or the United States after the policy date and while this policy was in force;
- b) the accidental exposure has been reported to us within 14 days of the accidental exposure; and
- c) the accidental exposure has been reported, investigated and documented in accordance with prudent workplace practices and any applicable legislation, regulations, or guidelines.

The critical illness benefit will not be payable if you have elected not to take any available licensed treatment which is customarily recommended for protection against HIV.

### ► Some Helpful Information

*For HIV infection, the HIV antibodies must be found in the blood. Detectable levels of HIV antibodies can take up to 6 months to appear.*

*An HIV test must be taken in the first 14 days to determine the insured was not previously infected with the HIV virus. An HIV test must be taken between 90 days and 180 days to determine if the insured has become infected.*

## Paralysis

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### ► Definition

Paralysis means the total loss of voluntary movement of both arms, both legs, or one arm and one leg as a result of injury or disease of the nerve supply to the corresponding limbs.

The survival period for this insured condition is 90 days. During the survival period, you must experience continuous Paralysis with no sign of improvement.

## Parkinson's Disease

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### ► Definition

Parkinson's Disease means primary idiopathic Parkinson's disease, resulting in significant neurological impairment or in loss of cognitive function.

The degree of neurological impairment or loss of cognitive function must be sufficient to cause an inability to perform 2 or more of the following 6 activities of daily living while participating in a generally accepted drug treatment program:

- a) dressing — the ability to put on, remove, fasten and unfasten all necessary clothing, braces, artificial limbs, or other surgical appliances;
- b) toileting — the ability to get to and from the toilet and complete related personal hygiene;
- c) transferring — the ability to move into or out of a bed, chair or wheelchair;
- d) feeding — the ability to get food from a plate into the mouth;
- e) driving — the ability to legally operate a motorized vehicle; and
- f) mobility — the ability to walk 10 metres without aid.

The diagnosis for your condition must be accompanied by a current physical assessment from an occupational therapist who is not related by blood or marriage to you or the owner, and is not in a business relationship with you or the owner.

### ► Some Helpful Information

*Parkinson's disease is a progressive, degenerative disease of the central nervous system. The disease may include signs of muscular rigidity, tremor and slow movements.*

## Severe Burns

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### ► Definition

Severe Burns mean third degree burns over at least 20% of the body surface as measured by the Lund and Browder Chart.

### ► Some Helpful Information

*Third degree burns damage the full thickness of the skin, usually requiring skin grafting.*

*The Lund and Browder Chart is used to specify the amount of body surface that was burnt. For example, an arm represents about 9% of an adult's total body surface.*

## Stroke

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### ► Definition

Stroke means a cerebrovascular event producing neurological sequelae lasting more than 30 days and caused by intracranial thrombosis or haemorrhage, or embolism from an extra-cranial source. There must be evidence of measurable, objective neurological deficit.

For greater certainty, findings on imaging studies, such as lacunar infarcts, which are not compatible with clinical neurological signs due to a cerebrovascular event do not satisfy the definition of Stroke.

Stroke does not include transient ischemic attacks.

For the purposes of this definition, transient ischemic attack means a neurological event caused by focal brain or retinal ischemia with measurable objective evidence of neurological sequelae lasting less than 24 hours with or without imaging study changes.

► **Some Helpful Information**

*There are three categories of stroke:*

- *A brain haemorrhage which can be described as a leak in a blood vessel with haemorrhage into brain tissue;*
- *An injury to the brain caused by a blood clot forming in one of the arteries (thrombosis) supplying a portion of the brain; and*
- *A blood clot (embolus), not originating in the brain, which plugs an artery to the brain, causing brain damage.*

*A lacunar infarct is a small scar that shows up on a CT scan or MRI of the brain.*

*Ischemia refers to a lack of blood supply to a small (focal) area of the brain or the retina.*

*A common example of a neurological sequel would be paralysis of one part of the body.*

### Illness Assist Insured Conditions

The illness assist benefit provides the owner with a one-time lump sum benefit for one occurrence of either, but not both, of the following events:

- a) if you receive a written diagnosis for one of the following forms of cancer – Ductal Breast Cancer, Early Prostate Cancer, HIV Related Cancer or Superficial Malignant Melanoma.
- b) if you undergo Coronary Angioplasty.

The illness assist benefit will be the lesser of 10% of the critical illness benefit amount selected and \$25,000.

► **Definition**

Coronary Angioplasty means an intra-arterial procedure to unblock or widen a coronary artery, deemed medically necessary by a doctor.

Ductal Breast Cancer means ductal carcinoma in situ of the breast, as confirmed by biopsy.

Early Prostate Cancer means prostate cancer diagnosed as T1a or T1b, as confirmed by biopsy.

HIV Related Cancer means any tumour in the presence of any Human Immunodeficiency Virus (HIV), as confirmed by biopsy.

Superficial Malignant Melanoma means malignant melanoma to a depth of 0.75 mm or less, excluding malignant melanoma in situ, as confirmed by biopsy.

## ► **Some Helpful Information**

*Carcinoma in situ* — the cancer is superficial and has not penetrated into the organ involved.

*Malignant melanoma to a depth of 0.75 mm or less* — a cancerous mole which is 0.75 mm or less when measured under a microscope.

## **Some other important definitions**

- **Diagnosis** means the written confirmation of the existence of an insured condition that is covered under the policy by a doctor recognized as a specialist in the field of medicine relating to the applicable insured condition by the doctor's medical licensing body. The diagnosis must be supported by objective medical evidence.
- **Surgery** means that you undergo surgery performed on the written advice of a doctor. The surgery must be performed by a doctor, in Canada, the United States or in such other jurisdiction as we may approve. Surgery will include the medical procedure for transplanting bone marrow.
- **Survival Period** means the minimum number of consecutive days, immediately following the date of diagnosis or surgery, which you must survive before a critical illness benefit may become payable. You must be alive throughout the survival period and must not have experienced irreversible cessation of all functions of the brain. The survival period is 30 days unless a longer period is specified in the definition of the applicable critical illness insured condition. Premium is still payable when due during a survival period.

## **Exclusions**

### ► **General Exclusions**

No critical illness benefit or illness assist benefit will be payable if the insured condition results, directly or indirectly, from any of the causes described below:

- a) your attempt to take your own life, or intentionally inflict injuries on your own person, while you are sane or insane;
- b) your attempt to commit, or your commission of, any assault, battery or criminal offence whether or not you have been charged with that offence;
- c) your use or intake of any drug, poisonous substance, intoxicant or narcotic, other than as prescribed and taken in accordance with the instruction of a licensed medical doctor;
- d) war, whether such war is declared or undeclared, hostile action of the armed forces of any country, insurrection or civil commotion, whether or not you were a participant; or
- e) your operation or control of any motorized vehicle, while your blood alcohol concentration is in excess of 80 milligrams of alcohol per 100 millilitres of blood.

### ► **90 Day Exclusion for Cancer and Other Related Insured Conditions**

Canada Life will not provide any insurance coverage for Life-Threatening Cancer, any illness assist insured condition or any other critical illness insured condition contributed to or caused by any type of cancer, if either:

- a) the date of any diagnosis that the insured has any form of cancer occurs within 90 days of either the date of issue or the effective date of any reinstatement of the policy; or
- b) the date of occurrence that the insured has any sign or symptom of cancer occurs within 90 days of either the date of issue or the effective date of any reinstatement of the policy and the sign or symptom leads to a diagnosis that the insured has any form of cancer.

If there is any such diagnosis, sign or symptom of cancer within the time period specified above, the insured or the owner must give written notification of the diagnosis to us within 90 days following that diagnosis.

Upon receipt, we will provide confirmation to the owner that the 90 Day Exclusion for Cancer and Other Related Insured Conditions provision applies. The owner may, by written request, elect to maintain the policy in force provided the written request is received by us within 30 days of the date of confirmation. Otherwise, the policy will terminate and any premium paid from the policy date or the last date of reinstatement of the policy will be refunded.

If the owner elects to maintain the policy in force, benefits are not payable under the policy for Life-Threatening Cancer, any illness assist insured condition, or any other critical illness insured condition which is contributed to or caused by any type of cancer.

In all other respects, our rights and the rights of the owner will remain the same under the policy.

## **About Critical Illness Insurance**

World-renowned heart surgeon Dr. Marius Barnard helped develop critical illness insurance. Dr. Barnard witnessed the emotional strains that many of his patients faced after surviving serious illnesses. Financial stress often worked against recovery or, in many cases, left patients struggling to pay bills as they resumed their lives.

With advances in medical science and technology and the increasing life expectancy in Canada, we have a greater chance of experiencing a serious illness and surviving.

As Dr. Barnard says, "Critical illness insurance gives you financial independence when you need it most. You need insurance not only because you are going to die, but because you are going to live."

**For more information about  
Canada Life and its products,  
visit [www.canadalife.ca](http://www.canadalife.ca).**

**For more information about how  
LifeAdvance critical illness insurance  
may fit your needs ask your financial  
advisor for an illustration.**

The Canada Life Assurance Company, a subsidiary of The Great-West Life Assurance Company and a member of the Power Financial Corporation group of companies, provides insurance and wealth management products and services. Founded in 1847, Canada Life is the country's first domestic life insurance company.

Helping people achieve more™



**Canada Life™**