

When illness strikes, your recovery or that of your family members becomes your main concern. Your financial obligations should be far behind.

Have you taken steps to alleviate any financial worries that could arise, while contributing to your well being and to that of your loved ones?

By obtaining our Critical Illness Protection, you determine the tax-free benefit you will receive.

By reducing your financial obligations and acquiring the best tools to overcome your illness, our Critical Illness Protection allows you to focus on healing by giving you financial peace of mind.

With our complete line of products and additional coverages, including the DocAccess assistance benefit, we can build protection tailored to your needs and ensure your peace of mind.

To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.

The purpose of this document is to provide a summary description of an insurance product offered by AXA. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations that apply, please refer to the contract.

Your AXA Advisor:

Building confidence / to become the preferred company

Across Canada, AXA supports its clients—whether individuals or businesses—by offering them, through its brokers and advisors, the best solutions for meeting their financial protection needs at every stage of their lives.

Our clients are well protected thanks to our solid expertise and comprehensive offer, which gives them access to property/casualty and life insurance products, asset management and financial services. This helps them achieve their goals and plan for a secure future.

Every day at AXA, we renew our commitment to our clients by providing services that are available, attentive and reliable.

That is how AXA intends to make the difference, build clients' confidence and achieve its ambition to become the preferred company.

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No one can avoid
critical illness /
we are financially protected



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**Critical Illness
Protection**

DocAccess Assistance Benefit

Following the diagnosis of a covered critical illness, this benefit gives you free access to consultation services, counselling and medical support:

- Second opinion*: recommendations after review of the key elements of the initial diagnosis
- Medical referral*: names of three highly qualified physicians whose experience matches the specifics of the case
- Treatments outside the province or the country*: assistance for appointments, accommodation, transportation and even the services of an interpreter
- Administrative services*: verification of billing, payment of fees and medical claims, and negotiation of discounts
- Psychological assistance: advice of a psychologist; also available for the spouse and children
- Medical assistance: advice from registered nurses on matters involving health, lifestyle and medicine
- Convalescence assistance: referral to professionals for assistance in recovery due to illness, accident or surgery
- Domestic assistance: information and professional referrals on daily matters
- Legal assistance: advice from lawyers on all legal questions

DocAccess services are provided even if a claim application has not yet been settled or has been refused.

*Available in Canada and outside the country.

.1 in 3 Canadians will have cancer in their lifetime.

• Each year, **1 in 4 Canadians** will suffer from heart disease.

.1 in every 3,600 children born in Canada has cystic fibrosis.

• In Canada, approximately **1 in 165 children** has autism.

Source: Canadian Cancer Society, Heart and Stroke Foundation of Canada, Canadian Cystic Fibrosis Foundation, Autism Society Canada, Statistics Canada.



Critical Illness Protection

Whether it is for yourself, your family or your business, Critical Illness Protection is tailored to your specific needs in terms of financial protection! Following the diagnosis of a covered critical illness, you could receive a tax-free benefit that you can use any way you want.

If you are the **family provider**, you can for example use this benefit to:

- maintain your standard of living;
- receive the best treatments in Canada or abroad;
- pay your medical bills;
- have your home refitted or obtain special equipment;
- hire a home caregiver to help with chores or care for children;
- take an unpaid leave of absence to recover or to take care of a sick family member.

You cannot prevent your family members from getting a critical illness, but you can protect their financial security.

If you are the **owner of a business**, you can for example use this benefit to:

- ensure the continuity of your business;
- hire personnel during your absence;
- pay your employees' salaries;
- settle your debts;
- buy back the shares of an associate who has been diagnosed with critical illness.

No one can avoid the risk of critical illness, but you can protect yourself financially.

Critical Illness Protection covers up to 25 of the most important critical illnesses

- Alzheimer's disease
- aortic surgery
- aplastic anemia
- bacterial meningitis
- benign brain tumour
- blindness
- cancer (life-threatening)
- coma
- coronary artery bypass surgery
- deafness
- heart attack
- heart valve replacement
- kidney failure
- loss of independent existence
- loss of limbs
- loss of speech
- major organ failure on waiting list
- major organ transplant
- motor neuron disease
- multiple sclerosis
- occupational HIV infection
- paralysis
- Parkinson's disease
- severe burns
- stroke (cerebrovascular accident)

Three additional illnesses are covered for children

- autism
- cystic fibrosis
- muscular dystrophy

Three Critical Illness plans are available

- T10: Term 10 renewable until age 75 with a premium that increases every 10 years
- T75: Term to age 75 with a level premium to age 75
- T100: Term to age 100 with a level premium to age 100