

# ESSENTIAL RECOVERY RIDER

## Critical Illness Benefit to Age 65

### Definition of Terms

The following defines terms particular to This Coverage:

**Covered Condition:** a medical condition or surgery listed and defined under the Covered Conditions at the end of the Provisions that apply to This Coverage.

**Date of Diagnosis:** a date on which the Life Insured is diagnosed with a medical condition.

**Diagnosis:** the confirmation of the existence of a medical condition. The Diagnosis must be supported by objective medical evidence.

**Specialist:** a licensed medical practitioner who has been trained in the specific area of medicine relevant to the Covered Condition for which a benefit is being claimed. Specialists must be certified by a specialty examination board. The Specialist:

- a) Must not be related by blood or marriage to the Life Insured or to the Policy Owner
- b) Must not be in a business relationship with the Life Insured or with the Policy Owner
- c) Must be practising medicine in The Bahamas, the Turks & Caicos Islands, the United States of America or in such other jurisdiction as the Company may approve.

**Survival Period:** period of time that the Life Insured must survive after being diagnosed with a Covered Condition before being eligible for a claim. This period starts on the Date of Diagnosis of the Covered Condition and ends 30-days later. The Life Insured must be alive throughout the Survival Period and must not have experienced irreversible cessation of all functions of the brain.

**Waiting Period:** the period following the In-Force Date of This Coverage during which the Life Insured is not eligible for a claim. The length of the Waiting Period is defined under the respective Covered Condition at the end of the Provisions that apply to This Coverage.

### Insured Event: Critical Illness Benefit

The Company will pay the Sum Insured as a lump sum to the Policy Owner in accordance with the General Provisions for Claiming Benefits and other provisions of The Policy, if:

- a) the Life Insured is diagnosed with a Covered Condition and;
- b) the first Date of Diagnosis of that Covered Condition is after the Waiting Period and;
- c) Diagnosis is made in writing by a Specialist or in the absence or unavailability of a Specialist, by a licensed medical practitioner acceptable to The Company and;
- d) the Life Insured survives beyond the end of the Survival Period and;
- e) The Company receives initial written notice of the claim within 6 months of the first Date of Diagnosis of the Covered Condition

For the avoidance of doubt, the Critical Illness Benefit may still be paid even if the Survival Period extends beyond the Coverage Expiry Date.

### Responsibility to notify The Company about Cancer

If during a Waiting Period, the Life Insured has:

- signs, symptoms or investigations that lead to a Diagnosis of cancer (covered or excluded under This Coverage), regardless of when the Diagnosis is made; or
- a Diagnosis of cancer (whether covered or excluded under This Coverage),

the Diagnosis of cancer must be reported to The Company in writing within 6 months of the Date of Diagnosis failing which, The Company has the right to deny any claim for cancer (life-threatening) or any Covered Condition caused by any cancer or its treatment.

### Premiums

Subject to the provisions set forth herein, premiums for This Coverage are payable until the Coverage Expiry Date. For the avoidance of doubt, premiums are still payable when due during the Survival Period, except that if the Survival Period extends beyond the Coverage Expiry Date, no premiums will be due after the Coverage Expiry Date.

### Termination of This Coverage

This Coverage will terminate on the earliest of:

- (a) the date on which the Policy Owner Formally Registers a request to terminate This Coverage;
- (b) the date that The Contract terminates, for whatever reason;
- (c) the date on which an insurance benefit becomes payable under the terms of This Coverage;
- (d) the date of the Life Insured's death; and
- (e) the Coverage Expiry Date.

### Non-Forfeiture Values

This Coverage has no cash surrender value, paid up value, or other non-forfeiture values, and Policy Loans are not available.

### Covered Conditions

The Life Insured has coverage for the following Covered Conditions which are defined as:

#### 1. Cancer (life-threatening)

Cancer (life-threatening) means the definite Diagnosis of a tumour which must be characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Types of cancer include carcinoma, melanoma, leukemia, lymphoma, and sarcoma.

**Exclusion:** No benefit will be payable under this condition if, within the first 90 days following the In-Force Date of This Coverage, the Insured Person has any of the following:

- signs, symptoms or investigations, that lead to a Diagnosis of Cancer (covered or excluded under This Coverage), regardless of when the Diagnosis is made; or
- a Diagnosis of Cancer (covered or excluded under This Coverage).

**Exclusion:** No benefit will be payable under this condition for non-life-threatening cancers including, but not limited to, the following:

- lesions described as benign, pre-malignant, uncertain, borderline, non-invasive;
- 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 tumours, classified less than AJCC Stage 2.

For purposes of This Coverage, 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.

For purposes of This Coverage, 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.

The Waiting Period for Cancer (life-threatening) is 90 days.

## 2. Heart attack

Heart attack (acute myocardial infarction) means the definite Diagnosis of the death of heart muscle due to obstruction of blood flow, that results in the 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
- development of new Q waves during or immediately following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.

**Exclusion:** No benefit will be payable under this condition for:

- elevated biochemical cardiac markers as a result of an intra-arterial cardiac procedure including, but not limited to, 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.

The Waiting Period for Heart attack is 30 days.

## 3. Stroke

Stroke (Cerebrovascular Accident) means a definite Diagnosis 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.

Exclusion: No benefit will be payable under this condition for:

- Transient Ischaemic Attacks; or
- Intracerebral vascular events due to trauma; or
- Lacunar infarcts which do not meet the definition of stroke as described above.

The Waiting Period for Stroke is 30 days.

#### 4. 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), excluding any angioplasty, intra-arterial procedures, percutaneous trans-catheter procedures or non-surgical procedures.

The Waiting Period for Stroke is 30 days.

#### 5. Kidney failure

Kidney Failure means a definite Diagnosis of chronic irreversible failure of both kidneys to function, as a result of which regular haemodialysis, peritoneal dialysis or renal transplantation is initiated.

The Waiting Period for Kidney failure is 30 days.

#### Events not covered

No benefits will be paid if a Covered Condition results directly or indirectly from, or was in any way associated with any of the following:

- (a) Whether sane or insane, the Life Insured's suicide, attempted suicide or intentional self-injury
- (b) The Life Insured's committing, attempting to commit, or causing another to commit, a criminal offence
- (c) The Life Insured's participating in any riot or civil commotion.
- (d) War, insurrection, or hostilities of any kind, whether or not the Life Insured was a participant
- (e) The Life Insured's service in the armed forces of any country, or international organization of countries, or combination of countries at war, whether such war be declared or undeclared
- (f) Whether or not of the Life Insured's free will, the Life Insured's inhaling gas or fumes, or being poisoned in any form, other than by occupational accidents
- (g) Whether or not of the Life Insured's free will, the Life Insured's ingesting any drug, intoxicant, or narcotic other than as prescribed and administered by or in accordance with instructions from a legally licensed physician
- (h) The Life Insured's being in any aircraft other than as a passenger traveling in commercial civil aircraft operated by a duly licensed pilot, while such aircraft is being used solely for transportation
- (i) The Life Insured's intentional descent from an aircraft in flight
- (j) The Life Insured's being on, in or attached to any aircraft that is functioning as a glider or a kite
- (k) The Life Insured operating a vehicle under the influence of liquor or drugs. Herein "vehicle" means any air, land or sea vehicle that is drawn, propelled or driven by any means
- (l) Acquired Immune Deficiency Syndrome (AIDS), HIV disease and other conditions related to or arising from HIV infection.

Additionally, no benefits will be payable for:

- (a) Any Covered Condition first diagnosed prior to the In-Force Date of This Coverage;
- (b) Any illness, disorder, condition or surgery not specifically defined as a Covered Condition; or
- (c) Any illness, disorder, condition or surgery specifically excluded as a Covered Condition.