

# the edge *Encore plan*™

**Safeguarding your lifestyle, just got easier.**

**Acceptance is Guaranteed  
No Medical Questions Asked!**



## **Consider This:**

### **Accidents happen everyday!**

Be sure you and your family are protected in the event of a covered accidental death or injury.

More and more Canadians are making a full recovery from Critical Illnesses that involve a lengthy expensive treatment period.

**Will you financially recover as well?**

**We can help ease the financial burden.**

### **QUALITY GUARANTEE**

*You may return the policy for any reason within 30 days after receiving it. Coverage will be void, and The Edge Benefits Inc. will refund your premiums!*



## **Simply Safeguarding Your Lifestyle®**

This is a brief overview of the Benefits, providing some key definitions, exclusions and limitations please refer to the policy booklet for complete details. In the event of any inconsistencies between this overview and the policy booklet wordings, the actual policy booklet wording will prevail.

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## Critical Illness Coverage up to \$25,000

**A tax free lump sum payment to you when diagnosed with a Covered Critical Illness Condition while insurance is in force.**

This benefit is meant to provide for payment if you are diagnosed with one of the covered conditions following the effective date of coverage. There is a pre-existing condition limitation, please speak with your agent to understand how this affects your coverage.

- You must survive 30 days following the date of diagnosis or such longer period as described in the "Definitions of Critical Illness Covered Conditions" (See Reverse)
- The date of Diagnosis must be after the effective date of your coverage or the most recent reinstatement date.
- Payment of the Critical Illness Benefit is limited to only the first Condition to occur.
- While coverage is worldwide, diagnosis must be made by a Canadian Physician.

### CRITICAL ILLNESS COVERED CONDITIONS

• CANCER	• HEART ATTACK	• CORONARY ARTERY BYPASS SURGERY	• STROKE
• BLINDNESS	• MAJOR BURNS	• MAJOR ORGAN FAILURE REQUIRING TRANSPLANT	• MULTIPLE SCLEROSIS
• COMA	• KIDNEY FAILURE	• BENIGN BRAIN TUMOR	• PARAPLEGIA / QUADRAPLEGIA / HEMIPLEGIA
• DISMEMBERMENT	• LOSS OF SPEECH	• LOU GEHRIG'S DISEASE (ALS)	• DEAFNESS

Where premiums are based on issue age they do not increase with age, however premiums are not guaranteed and the Insurer may change the rates at any time. You will be given 30 days notice of any change to your premium rates.

### Critical Illness Exclusions and Limitations:

Your critical illness insurance will be void and the Insurer's liability will be limited to the return of all premiums paid if you are diagnosed with Cancer, had any signs and/or symptoms or medical problems commence, or had investigations leading to the diagnosis of any cancer covered or excluded, initiated within 90 days of the policy effective date or the latest reinstatement date of critical illness insurance coverage. The following are also excluded:

- covered condition diagnosed before the effective date
- alcohol or drug abuse
- war or armed forces service
- self-inflicted injury, taking poison or inhaling gas
- there is also an exclusion for certain pilots
- participation in a criminal act
- cosmetic or elective surgery
- For paralysis, blindness, deafness, major burns, stroke, coma or dismemberment, no benefit will be paid if the condition is a result, directly or indirectly, from amateur or professional boxing, bungee jumping, B.A.S.E. jumping, cliff diving, mountain climbing, motor vehicle race or speed competition on land and/or water, parachuting or underwater activities, including scuba and snuba diving

#### Pre-existing Condition limitation

Benefits are not payable if diagnosed with a covered condition within the first 24 months immediately following the later of the effective date or latest reinstatement date of critical illness coverage, which results directly or indirectly from a Pre-existing Condition.

"Pre-existing Condition" means illness, disease, mental, nervous or psychiatric condition or disorder for which any one of medical advice, treatment, service, prescribed medication, diagnosis or consultation, including consultation to investigate, follow-up and/or diagnose (where diagnosis has not yet been made) was received or would have been received by a prudent individual within the 24 months immediately preceding the later of the effective date or latest reinstatement date of critical illness coverage.

The Edge Plans are developed and administered by The Edge Benefits Inc.  
Partnering with leading insurers to provide a wide range of coverages.



1255 Nicholson Road, Newmarket, ON L3Y 9C3  
Tel: 1-800-908-9917 • Fax: 1-866-273-5557

Accidental Death & Dismemberment (including \$100,000) Accident Medical Reimbursement are provided by American Home Assurance Company  
Guaranteed Issue Critical Illness and Final Expense Coverage are provided by Industrial Alliance Pacific Insurance and Financial Services Inc.

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