

Lock-in number

Under this Temporary insurance agreement in case of critical illness, the coverage providing for a critical illness benefit on the proposed insured's life takes effect on the date the insurance application is signed, subject to the following conditions:

1. the proposed insured is between 31 days and age 65, inclusively, on the date the application is signed;
2. the proposed insured answered **no** to all of the eligibility questions from **section J** of the application;
3. **Initial premium payment:** on signing the application, the policyowner must pay at least one monthly premium or 1/20 of the premium for a single-premium policy, depending on the coverages applied for in this application. However, the policyowner is not required to pay any amount exceeding one monthly premium for coverage of \$500,000. Desjardins Insurance sets a \$500,000 limit under the Temporary insurance agreement in case of critical illness, which cannot be invalidated even if the initial premium paid is higher than the minimum required. If payment of the initial premium is not honoured, this Temporary insurance agreement in case of critical illness will be deemed to have never taken effect;
4. **Maximum critical illness benefit:** the total critical illness benefit available under all Temporary insurance agreements in case of critical illness issued by Desjardins Insurance for the same person is the amount of insurance applied for on that insured person or a maximum of \$500,000, whichever is less.

List of covered conditions

this Temporary insurance agreement in case of critical illness protects the proposed insured for the following covered conditions, if the diagnosis is made after the date the application is signed:

Blindness

Definite diagnosis of the total and irreversible loss of vision in both eyes, evidenced by the corrected visual acuity being 20/200 or less in both eyes, or the field of vision being less than 20 degrees in both eyes.

Coma

Definite diagnosis of a state of unconsciousness with no reaction to external stimuli or response to internal needs for a continuous period of at least 96 hours, and for which period the Glasgow coma score must be 4 or less. **Exclusion:** no benefit will be payable under this condition for a medically induced coma, a coma which results directly from alcohol or drug use, or a diagnosis of brain death.

Deafness

Definite diagnosis of the total and irreversible loss of hearing in both ears, with an auditory threshold of 90 decibels or greater within the speech threshold of 500 to 3,000 hertz.

Heart attack

Definite diagnosis 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, development of new Q waves during or immediately following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty. **Exclusions:** no benefit will be payable under the definition of "heart attack" for: elevated biochemical cardiac markers as the result of an intra-arterial cardiac procedure, including but not limited to a coronary angiography and coronary angioplasty in the absence of new Q waves; ECG changes suggesting a prior myocardial infarction that does not meet the definition of "heart attack" as described above. Also, no benefit will be payable if the insured person dies within 30 days of a heart attack diagnosis.

Loss of limbs

Definite diagnosis of the complete severance of 2 or more limbs at or above the wrist or ankle joint as the result of an accident or medically required amputation.

Loss of speech

Definite diagnosis of the total and irreversible loss of the ability to speak as the result of physical injury or disease, for a period of at least 180 days. **Exclusion:** no benefit will be payable under this condition for all psychiatric related causes.

Paralysis

Definite diagnosis of the total loss of muscle function of 2 or more limbs as a result of injury or disease to the nerve supply of those limbs, for a period of at least 90 days following the precipitating event.

Severe burns

Definite diagnosis of third-degree burns over at least 20% of the body surface.

Stroke (cerebrovascular accident)

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, intracerebral vascular events due to trauma, or lacunar infarcts which do not meet the definition of « stroke » as described above.

Exclusions

No benefit will be payable if:

1. the insured person suffers from any condition covered under this Temporary insurance agreement that results, directly or indirectly, from: self-inflicted injuries or a suicide attempt, whether the insured person is sane or insane; the insured person's participation in any criminal act or related act; war (whether war is declared or undeclared), riot or revolution, whether or not the insured person took part; the insured person driving a motor vehicle while under the influence of drugs or with a blood alcohol level equal to or greater than 80 mg of alcohol per 100 ml of blood; the illegal or illicit use of any drug; the voluntary absorption or use of any toxic substance or any type of gas; the voluntary consumption of prescription drugs that exceeds the dosage recommended by a healthcare professional or of drugs obtained without a prescription that exceeds the manufacturer's recommended dosage;
2. the condition covered under this Temporary insurance agreement is diagnosed after the insured person's death.

Statements

Any statements made by the policyowner or the proposed insureds in this application for critical illness insurance may be contested with respect to this Temporary insurance agreement in case of critical illness.

Termination of coverage

Coverage under this Temporary insurance agreement in case of critical illness terminates on the earlier of the following dates:

1. the effective date of the policy applied for;
2. the issue date of a policy that differs from the policy applied for, such policy being made as a counter-offer by Desjardins Insurance to the policyowner;
3. the date on which Desjardins Insurance sends the policyowner a letter advising that coverage under this Temporary insurance agreement in case of critical illness has terminated or that this application for critical illness insurance has been rejected;
4. the 91st day following the date the application is signed.

No representative of Desjardins Insurance is authorized to amend this Temporary insurance agreement in case of critical illness.

If the conditions on this page apply, give it to the policyowner.