



## DEFINITIONS OF CRITICAL ILLNESSES AND MEDICAL CONDITIONS COVERED BY THE CONTRACT



### CANCER (LIFE-THREATENING)

A definite diagnosis of a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis of Cancer must be made by a Specialist.

**EXCLUSION:** No benefit will be payable under this condition for the following non-life-threatening cancers:

- › carcinoma in situ, or
- › Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or level V invasion), or
- › any non-melanoma skin cancer that has not metastasized, or
- › Stage A (T1a or T1b) prostate cancer.

#### MORATORIUM PERIOD EXCLUSION

No benefit will be payable under this condition if:

Within the first 90 days following the later of:

- › the effective date of the policy, or
- › the effective date of last reinstatement of the policy,

the Insured Person has any of the following:

- › signs, symptoms or investigations that lead to a diagnosis of cancer (covered or excluded under the policy), regardless of when the diagnosis is made,
- › a diagnosis of cancer (covered or excluded under the policy).

The medical information as described above must be reported to the Company within 6 months of the date of the diagnosis. If this information is not provided, the Company has the right to deny any claim for cancer or any critical illness caused by any cancer or its treatment.

### CORONARY ARTERY BYPASS SURGERY

The undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass graft(s), excluding any non-surgical or trans-catheter techniques such as balloon angioplasty or laser relief of an obstruction. The surgery must be determined to be medically necessary by a Specialist.



## HEART ATTACK

A 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.

The diagnosis of Heart Attack must be made by a Specialist.

**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.

## STROKE (CEREBROVASCULAR ACCIDENT)

A definite diagnosis of an acute cerebrovascular event caused by intra-cranial thrombosis or hemorrhage, 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.

The diagnosis of Stroke must be made by a Specialist.

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

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