Works for me.

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with your independent financial advisor to offer individual insurance and savings and retirement solutions that provide good value and meet your needs—now and in the future.

But we’re not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We’re friendly, caring and interested in helping. And we’re owned by our participating policyholders, not shareholders. So we can focus on your interests and provide you with personalized service, security and wellbeing.

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CRITICAL PROTECTION

Have you considered the financial implications of suffering from a critical illness? EquiLiving® critical illness insurance can help.

WHAT IT IS

EquiLiving® is critical illness insurance that helps cover the costs associated with living with an illness and allows you to focus on recovery.

HOW IT WORKS

Following the diagnosis of one of the 25 covered conditions, and a survival period of usually 30 days, EquiLiving provides you with a lump sum payment. Use these funds to offset the cost of managing the illness without impacting your savings or standard of living.

When your medical needs are critical, EquiLiving helps you to remain as independent as possible.

BUILT-IN FEATURES

EquiLiving automatically includes the following benefits:

- Guaranteed premiums give you the security of knowing what your costs will be.
- Early detection benefit pays up to $50,000 for non-life threatening conditions including coronary angioplasty, early prostate cancer, ductal breast cancer, and superficial malignant melanoma. 

Talk to your advisor about EquiLiving today.

While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases. For the duration of your plan, this benefit can be paid twice during the lifetime of the policy, but only once for any condition.

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Visit our website: www.equitable.ca

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The Equitable Life of Canada

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COVERED CONDITIONS
The following 25 conditions are covered by EquiLiving critical illness insurance:

- Heart attack
- Stroke
- Cancer (life threatening)
- Alzheimer’s disease
- Aortic surgery
- Aplastic anaemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Coma
- Coronary artery bypass surgery
- Deafness
- Heart valve replacement
- Kidney failure
- Loss of independent existence*
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list for transplant
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson’s disease
- Severe burns

* Loss of independent existence provides a benefit for cognitive impairment and/or a total and permanent inability to perform two or more of: bathing, dressing, toileting, continence, transferring, feeding.

customizing your plan
There are three plan types and a variety of optional riders available to help you tailor your plan to meet your needs. These include:

- Return of premiums on surrender/expiry\(^1\): gives you the opportunity to have your premiums returned if you have not suffered from a critical illness.
- Term insurance riders offer a cost-effective way to take care of your life and health needs in one convenient package. Plus you only pay one policy fee.
- Return of premiums on death\(^2\): returns to your estate the premiums paid if, when you die, no EquiLiving benefit has been paid or is payable.
- Critical illness insurance riders\(^3\) on term, whole life and universal life plans.

why it makes sense
With increased life expectancy and medical advances, the risk of living with a serious illness is significant, and the costs can be staggering. Government health care programs provide only the basics. Depending on your needs, EquiLiving can help:

- keep you and your family in your home,
- keep your business viable,
- cover the cost of extended health care requirements,
- allow you to undertake out-of-country or alternative therapies,
- allow you to take a leave from work to care for a sick child.

* Only available on a stand-alone policy. Upon surrender on the 15th policy anniversary, 75% of the premiums to be returned are payable. This percentage increases by 5% each year, reaching 100% on and after the 20th policy anniversary. Some limitations may apply. See contract for full details.
\(^1\) Return of premiums on death rider is only available on a stand-alone policy. The policy must be in force at the time of death. Some limitations may apply. \(^2\) Provides a lumpsum benefit following the diagnosis of one of the covered conditions, and a survival period of usually 30 days. See contract for full details.

additional covered conditions for children
EquiLiving provides coverage for the following 5 childhood conditions until age 25:

- Cerebral palsy
- Congenital heart disease
- Cystic fibrosis
- Muscular dystrophy
- Type 1 diabetes mellitus

Note: For plans insuring children, loss of independent existence does not apply until age 18 at which time it is added automatically.