

# EQUILIVING® CRITICAL ILLNESS INSURANCE FOR CHILDREN



equiliving

# EQUILIVING® CRITICAL ILLNESS INSURANCE FOR CHILDREN

## When “kiss it and make it better” isn’t enough

### “THIS WON’T HAPPEN TO MY FAMILY, IT HAPPENS TO OTHER PEOPLE.”

While no parent wants to consider the possibility of their child becoming sick, the reality is that it happens more frequently than we think.

- The Toronto Hospital for Sick Kids alone receives over 300,000 visits every year. Sickkids.ca Annual Report 2016 - 2017
- Cerebral palsy affects an estimated one in every 500 babies and up to one in three premature babies.  
OFCP Ontario Federation for Cerebral Palsy
- One in 3,600 children born in Canada has cystic fibrosis. Half are expected to live into their 40s and beyond.  
Cystic Fibrosis Canada

### WHEN A CHILD GETS SICK, IT IMPACTS THE WHOLE FAMILY



#### Meet the Johnson family

Mom, dad, big brother Cody (6) and big sister Mary (3) have anxiously awaited the arrival of the newest member of their family.

Finally the big day arrives and baby Mark makes his début. 10 fingers...10 toes...and a great set of lungs! The expanded Johnson family begins a new, exciting chapter in their lives.

Months go by and the Johnson household is a loud but happy one. But then something changes. Something isn't quite right.

Mark spends so much time in the hospital that their mom often sleeps there.

Family outings are no longer spontaneous because what they do and where they go depends on treatment schedules and how Mark is feeling that day.

Mom had to leave her job. With countless trips to the hospital and specialist; keeping Mark comfortable at home; and taking care of the rest of the family; there wasn't time for a job.

Money set aside for family vacations, their children's education and their own retirement is almost gone now...used to cover household bills, medical expenses and home renovations to make it easier for Mark to get around.

## YOU CAN REWRITE THE STORY

While you can't prevent a critical illness, with EquiLiving critical illness insurance, you can rewrite at least part of the story. EquiLiving can help minimize the financial worry by making funds available to offset the cost of treating and managing the illness without impacting the financial security of your family. Use the funds to:

- Cover expenses so that you can take a leave from work to be by a sick child's side during treatment and recovery.
- Pay for specialized or alternative treatments not covered by group or government-sponsored plans.
- Cover travel and accommodation expenses when out-of-town or out-of-country treatment is required.
- Pay for in-home nursing or home care support.
- Pay for respite care so that you can share some personal time with the other children in your family.
- Pay for home or vehicle modifications to improve accessibility.
- Continue saving for a special family vacation, your children's education, or your retirement.

## HOW IT WORKS

EquiLiving provides a lump-sum benefit, following a survival period of typically 30 days after diagnosis of one of the covered critical conditions. The following 5 childhood conditions are covered until age 25:

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

EquiLiving also provides coverage for the following conditions:

- Heart attack
- Alzheimer's disease
- Bacterial meningitis
- Coma
- Heart valve replacement
- Loss of limbs
- Motor neuron disease
- Paralysis
- Major organ failure on waiting list for transplant
- Stroke
- Aortic surgery
- Benign brain tumour
- Coronary artery bypass surgery
- Kidney failure
- Loss of speech
- Multiple sclerosis
- Parkinson's disease
- Cancer (life threatening)
- Aplastic anaemia
- Blindness
- Deafness
- Loss of independent existence\*
- Major organ transplant
- Occupational HIV infection
- 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. Loss of independent existence does not apply until age 18 at which time it is added automatically.

EquiLiving for children can help you face the future together.

Talk to your advisor about **EquiLiving** today.

## 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.

Equitable Life is 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, allowing us to focus on your needs and providing you with personalized service, financial protection and peace of mind.



**Equitable Life  
of Canada®**

One Westmount Road North,  
Waterloo, Ontario N2J 4C7  
Visit our website: [www.equitable.ca](http://www.equitable.ca)

® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada. Equiliving is a registered trademark of The Equitable Life Insurance Company of Canada.

1287(2019/09/12)