



# LifeBeat

## Comprehensive Critical Illness Insurance

**LifeBeat** adds an exciting and unique dimension to Life Insurance for Canadians. **LifeBeat** has been designed to address a distinctly separate and growing insurance need that consumers are facing due to work related stress and advances in medical science.

Today, more than ever, Canadians have a high probability of suffering and surviving a critical illness. Most Canadians who suffer heart attacks, strokes, cancer and other major illnesses survive and go on to live for years.

**LifeBeat** is designed to provide the financial assistance that critically ill patients need to put the associated stress and difficulties behind them and focus on their recovery.

**LifeBeat** covers 22 common critical conditions and pays a lump sum, tax-free, hassle free benefit on the first occurrence of any of these covered conditions. Benefits are paid promptly once clearly defined requirements have been met.

**LifeBeat** provides coverage, essential for most individuals. **LifeBeat** is of special interest to business owners, partnerships, corporations and professionals. Benefits can be used for keyperson coverage, buy-sell funding, compensation agreements, employee benefit programs and topping up disability plans, among other things.

Everyone, regardless of age, occupation, income, gender, marital or smoking status is vulnerable to a critical illness. Critical illnesses can strike anywhere, anytime. In any given year before age 65, an individual's probability of suffering a critical illness is almost ten times greater than of dying (34.7% chance of a critical illness versus 3.5% probability of dying).

Today, younger Canadians are becoming more concerned about the financial consequences of suffering a critical illness while they are earning an income, raising a family, running a business and accumulating assets. Elderly Canadians, on the other hand, are becoming increasingly aware of the need for Long Term Care coverage.

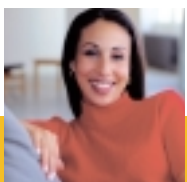
**LifeBeat** has been specifically designed to address the needs of both Critical Illness and Long Term Care patients. For individuals who suffer a critical illness before age 70, **LifeBeat** provides a lump sum, tax-free cash benefit. Upon the initial diagnosis of a critical illness or Long Term Care condition after age 70, **LifeBeat** provides a guaranteed lifetime monthly income.

**LifeBeat** coverage is provided by AXA Assurances, a member of the AXA Group, a world leader in financial protection. Its mission is to deliver solutions adapted to the insurance and financial services needs of its clients, helping them to live their lives to the fullest and build their wealth. The AXA Group is active in nearly 60 countries on five continents and serves more than 50 million insureds.

Like millions of people around the world, Canadians are realizing that critical illness coverage is an essential component of any comprehensive program of financial security. **LifeBeat** provides that coverage, ensuring that you, your loved ones and/or your business associates are not financially burdened by the consequences of a critical illness.

Yours sincerely,

Diane Gosselin, F.S.A., F.I.C.A.  
Vice President, Business Development  
AXA Assurances





**LifeBeat pays a tax-exempt, lump sum benefit... regardless of severity, degree of disability, or ability to work!**

Critical Illness Definition	Interpretation of Definition
<p><b>Heart Attack (Myocardial Infarction):</b> The death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis must be based on:</p> <ul style="list-style-type: none"> <li>a) New electrocardiographic changes indicative of a myocardial infarction, and by</li> <li>b) The elevation of cardiac biochemical markers, or the elevation of cardiac enzymes, to levels considered diagnostic for infarction.</li> </ul> <p>A heart attack during coronary angioplasty is covered provided that there are diagnostic changes of new Q wave infarction on the electrocardiogram, in addition to elevation of cardiac markers. <b>Heart attack does not include an incidental finding of electrocardiographic changes suggesting a prior myocardial infarction, in the absence of a corroborating event.</b></p>	<p>A Heart Attack, no matter how minor, causes damage to the heart muscle. The definition's required conditions for diagnosis will both be present if you suffer a Myocardial Infarction (Heart Attack). Even an infarct, where no chest pain is present, will be covered, providing it is investigated at the time of occurrence and the required conditions are present.</p>
<p><b>Coronary Artery Disease Requiring Surgery (Coronary Bypass):</b> The undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts. <b>This excludes non-surgical techniques such as balloon angioplasty or laser relief of an obstruction.</b></p>	<p>Most bypass operations involve two or more vessels; but, in special cases a single vessel operation may be performed. This definition covers all bypasses, including single vessel. <b>Balloon angioplasty, laser relief and all other techniques that do not require open-heart surgery are not covered under this definition.</b></p>
<p><b>Stroke (Cerebrovascular Incident):</b> Any cerebrovascular incident producing neurological sequelae lasting more than 24 hours and including infarction of brain tissue, hemorrhage or embolism from an extra-cranial source. There must be evidence of permanent neurological deficit on physical examination. <b>Transient Ischemic Attacks are specifically excluded.</b></p>	<p>This definition covers all three mechanisms that cause strokes: Thrombosis, caused by a blockage by a thrombus (clot) that has built up on the wall of a brain artery; Embolisation, caused by an embolus (usually a clot) being swept into a brain artery causing blockage; Hemorrhage, caused by the rupture of a blood vessel in or near the brain's surface. In the event of a Stroke, permanent neurological deficit (scar tissue) will be present to verify the occurrence. <b>Any incident with symptoms lasting less than 24 hours is referred to as a TIA (Transient Ischemic Attack) and is not covered under this definition.</b></p>
<p><b>Aorta Surgery:</b> The diagnosis by a physician certified as a cardiologist of the need for and the actual undergoing of surgery for disease of the aorta requiring excision and surgical replacement of the diseased aorta with a graft. Aorta refers to the thoracic and abdominal aorta but not its branches.</p>	<p>Abdominal and thoracic aorta aneurysms can result from atherosclerosis (fat deposits), aortitis (inflammation) or bacterial infection. 25% of aortic aneurysms are thoracic (chest). Abdominal aorta aneurysms tend to run in families, frequently occurring in individuals suffering from hypertension. Surgery is the usual treatment for these aneurysms. Surgical repair is usually done using a synthetic graft. This definition covers both types of surgery.</p>
<p><b>Heart Valve Replacement:</b> The diagnosis by a physician certified as a cardiologist of the need for and actual undergoing of the replacement of any heart valve with either a natural or mechanical valve. <b>Heart valve repair is specifically excluded.</b></p>	<p>Any of the four heart valves can malfunction due to stenosis (narrowing), by incompetence or insufficiency (leakiness), and by bacterial infections. A valve can be replaced by a mechanical valve, made from metal or plastic, a valve fashioned from human or bovine tissue, a pig valve, or a human valve taken from a cadaver. This definition covers all possible types of valves used.</p>
<p><b>Cancer (Life-Threatening):</b> A tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes Leukemia and Hodgkin's disease. <b>The following cancers are excluded from coverage:</b></p> <ul style="list-style-type: none"> <li>• Carcinoma in situ;</li> <li>• Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without level IV or V invasion) ;</li> <li>• Stage A (T1a or T1b) prostate cancer;</li> <li>• Any non-melanoma skin cancer that has not become metastatic (spread to distant organs).</li> </ul> <p><b>Moratorium Period Exclusion: No benefit under this condition will be available if the earlier of (a) the date of diagnosis or (b) the date of symptoms and/or medical consultations or tests that led to diagnosis of any covered or excluded cancer, is within the first 90 days following the effective date of the policy or 90 days from the effective date of last reinstatement.</b></p>	<p>There are well over 300 different known types of Cancer and this definition covers the vast majority of them, including all types of Leukemia and stages of Hodgkin's disease. <b>Exclusions are for superficial types, such as skin cancer, which are not generally looked upon as Life-Threatening and are readily treatable.</b></p>
<p><b>Benign Brain Tumour:</b> A benign Brain Tumour is a tumour arising from the brain or meninges. The histological nature of the tumour must be confirmed by examination of tissue (biopsy or surgical excision). <b>Tumours of the bony cranium and pituitary microadenomas (less than 10 mm in diameter) are excluded.</b></p>	<p>Many benign brain tumours can be totally removed, leading to a full recovery; however, the location or size of some may make an operation too risky. This definition covers both inoperable and operable benign brain tumours.</p>
<p><b>Parkinson's Disease:</b> Parkinson's Disease means the diagnosis by a physician, who is a certified neurologist, licensed and practicing in Canada, that the insured has primary idiopathic Parkinson's Disease which is characterized by two or more of the following clinical manifestations: (a) tremor; (b) muscle rigidity; (c) bradykinesia (abnormal slowness of movement, sluggishness of physical and mental responses). <b>All other types of Parkinsonism are excluded from this insured covered condition.</b></p>	<p>Parkinson's Disease is a progressive, degenerative disorder of the central nervous system. There are three main characteristics: tremor, slow movements and muscular rigidity. This definition only covers 'idiopathic' Parkinson's Disease. Idiopathic means that the disease must have originated from a primary unknown cause. <b>Any form of Parkinsonism resulting from a known cause, such as certain drugs, toxic chemicals, or an injury, will not be covered under this definition.</b></p>

**LifeBeat can be purchased in amounts from \$100,000 to \$2,000,000 inclusive.**



### Critical Illness Definition

**Alzheimer's Disease:**

Alzheimer's Disease shall mean the diagnosis by a physician, who is either a certified neurologist or a certified psychiatrist, licensed and practicing in Canada, that the insured has Alzheimer's Disease, which is a progressive degenerative disease of the brain. The diagnosis must also be supported by medical evidence that the insured exhibits loss of intellectual capacity resulting in impairment of his memory and judgment, which results in a significant reduction in his mental and social functioning, such that he is incapable of independent living and he requires a minimum of 8 hours of daily supervision. **All other dementing organic brain disorders and psychiatric illnesses are excluded from this insured covered condition.**

**Blindness:**

Permanent loss of sight in both eyes, as confirmed by an ophthalmologist registered to practice in Canada. The corrected visual acuity must be worse than 20/200 in both eyes, or the field of vision must be less than 20 degrees in both eyes.

**Deafness:**

Total, permanent and profound loss of hearing in both ears, with an auditory threshold of more than 90 decibels, as confirmed by an otolaryngologist registered to practice in Canada.

**Loss of Speech:**

The total and irreversible loss of the ability to speak as the result of physical injury or disease which must be established for a continuous period of at least 180 days. **All psychiatric-related causes are specifically excluded.**

**Kidney Failure (End Stage Renal Disease):**

End stage renal disease, due to whatever cause or causes, with the Life Insured undergoing regular peritoneal dialysis or hemodialysis or having had renal transplantation.

**Vital Organ Transplantation:**

The actual undergoing as a recipient of a transplant of a heart, lung, liver, entire pancreas, kidney or bone marrow.

**Failure of Vital Organ Requiring Transplantation:**

The irreversible failure of the heart, liver, lung, entire pancreas, kidney or bone marrow requiring receipt of that organ or tissue, resulting in the Insured being accepted into a recognized transplant program in Canada. Transplantation must be medically necessary. The Insured must survive at least 30 days following the date of enrollment into the transplant program.

**Paralysis (Paraplegia, Hemiplegia & Quadriplegia):**

Complete and permanent loss of use of two or more limbs as a result of physical paralysis for a continuous period of 90 days following the precipitating event, during which time there has been no sign of improvement.

**Loss of Limbs:**

The irreversible severance of two or more limbs from above the wrist or ankle joint as the result of an accident or medically required amputation.

**Coma:**

A state of unconsciousness, with no reaction to external stimuli or response to internal needs, continuing for at least 4 days. Life support systems must be required throughout the period of unconsciousness.

**Severe Burns:**

Severe burns shall mean the diagnosis by a physician, who is a certified Plastic Surgeon licensed and practicing in Canada, that you have sustained third degree burns covering at least 20% of the surface area of your body.

**Motor Neuron Disease:**

Motor Neuron Disease is defined as an unequivocal diagnosis of one of the following : Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease), Primary Lateral Sclerosis, Progressive Spinal Muscular Atrophy, Progressive Bulbar Palsy, or Pseudo Bulbar Palsy.

**Multiple Sclerosis:**

An unequivocal diagnosis by a neurologist of definite Multiple Sclerosis, characterized by well defined neurological abnormalities persisting for a continuous period of at least 6 months or with two separate clinically documented episodes. Neurological abnormalities in this context must be evidenced by the typical symptoms of demyelination of the brain or the spinal cord with resultant impairment and must be confirmed by evidence of multiple areas of demyelination by MRI scanning.

### Interpretation of Definition

Alzheimer's Disease is a progressive and degenerative disease. The nerve cells in the brain deteriorate and the size of the brain substance shrinks. There are various ways in which Alzheimer's Disease can affect a person, such as severe loss of memory and concentration; but overall, there is a general decline in all areas of mental ability. This definition requires that the insured has reached the stage where a minimum of 8 hours of daily supervision is necessary.

Blindness can result from injury, disease or degeneration of the eye, of the optic nerve or nerve pathways connecting the eye to the brain, or the brain itself. This definition covers blindness regardless of the cause. A legally blind individual could qualify under this definition.

Deafness can result from an accident, injury or illness. The amount of hearing loss required to qualify under this definition is precisely spelled out and can be easily measured and accurately confirmed by professional testing. A legally deaf individual could qualify under this definition.

This definition covers loss of speech from either injury or illness. To confirm that the loss is total and irreversible, an elimination period of 180 continuous days is required under this definition.

This definition covers the normal treatment that a person with such a condition would require. Chronic kidney failure patients require dialysis, either peritoneal dialysis or hemodialysis, for the rest of their lives or until they can receive a kidney transplant. The failure can be the result of an accident or illness.

This definition is very comprehensive and states clearly the conditions under which a benefit would be paid. Bone Marrow transplants are covered even if the insured's own bone marrow is extracted, treated and then reinfused.

The benefit under this definition will be paid when you have been enrolled in an officially recognized transplant program in Canada and have satisfied the standard qualifying period by surviving 30 days, after the date of enrollment.

This definition covers any permanent type of paralysis – paraplegia, hemiplegia or quadriplegia, whether caused by an accident, illness or disease. There is a qualifying period of 90 days to eliminate cases of temporary paralysis, because in the case of an accident it usually takes considerable time to assess the full extent of the injury.

This definition is clear, concise and covers loss by accident or disease, when surgical amputation is medically required.

Comas are caused by brain damage arising most commonly from head injury, stroke, diabetes, internal bleeding or oxygen starvation. This definition requires the coma to persist for at least 4 days and life support systems to be necessary during that period.

Burns are medically known as 'first', 'second' and 'third' degree. First degree burns damage the top layer of skin (ie: sunburn). Second degree burns go deeper into the layers of skin, but some may heal without scarring. Third degree burns are the most serious, destroying the full thickness of the skin. This definition covers third degree burns when such burns cover 20% or more of your body's surface area.

Motor Neuron Disease is a rare progressive degenerative disorder which affects the central nervous system that controls muscular activity. As the nerves degenerate the muscles weaken and deteriorate. This definition identifies the five specific conditions covered, of which the most commonly recognized one is Amyotrophic Lateral Sclerosis (ALS), also known as 'Lou Gehrig's Disease'.

Multiple Sclerosis is an extremely difficult condition to diagnose and usually all other possibilities are excluded first. Symptoms vary according to which part of the brain and spinal cord are affected. Multiple Sclerosis destroys areas of the fatty myelin sheath covering nerve fibers, thus blocking nerve impulses to and from the brain. Demyelination is typical evidence of Multiple Sclerosis and is required under this definition. This definition has centered around the neurological abnormalities, as opposed to the degree of physical impairment. Benign, Chronic and Acute forms of Multiple Sclerosis are all covered by this definition.



**LifeBeat** can be purchased to protect the erosion of personal or business assets for when a critical illness suddenly and unexpectedly strikes.

### Critical Illness Definition

**Occupational HIV Infection:**

Occupational HIV Infection is defined as the diagnosis of Human Immunodeficiency Virus (HIV) resulting from accidental injury during the course of the Insured's normal occupation, which exposed the person to HIV contaminated body fluids.

Payment under this condition requires satisfaction of all of the following:

- The accidental injury must be reported to the Company within 14 days of the accidental injury;
- An HIV test must be taken within 14 days of the accidental injury and the result must be negative;
- An HIV test must be taken between 90 and 180 days after the accidental injury and the result must be positive;
- All HIV tests must be performed by facilities approved by the Company;
- The accidental injury must have been reported, investigated and documented in accordance with Canadian workplace guidelines.

**No payment will be made if:**

- The Insured has elected not to take any available licensed vaccine offering protection against HIV;
- A licensed cure for HIV infection has become available prior to the accidental injury; or
- HIV infection has occurred as a result of non-accidental injury (including, but not limited to, sexual transmission or intravenous drug use).

### LifeBeat Exclusions

No benefit will be paid if the Life Insured for this provision, while sane or insane, suffers a covered condition as a result of any of the following:

- intentional self-inflicted injuries,
- the abuse of alcohol or drugs,
- committing or attempting to commit a criminal offense,
- operating a motor vehicle while the concentration of alcohol in 100 milliliters of blood exceeds 80 milligrams,
- war, whether such war is declared or undeclared.

### Interpretation of Definition

This benefit is designed for occupations where exposure to HIV infection may result from the performance of their regular duties; such as police offices, physicians, dentists, nurses and other health care providers including, but not limited to, ambulance paramedics. This coverage is strictly related to an occupational accident or injury. These occupations have established procedures for reporting and investigating, including testing, such incidents. Likewise, this definition has specific time frames and procedures that must be followed in order to qualify for benefits. **Any HIV infection resulting from recreational drug use or from sexually transmitted means is not covered under this definition.**

### Interpretation of Exclusions

Exclusions are directed at self-inflicted injuries and are a standard provision for policies of this type.

### Optional LTC: Lifetime Lifestyle Protection Benefit

**LTC (Long Term Care):**

This benefit coverage is available immediately upon the expiry of the base critical illness plan, at age 70. All covered conditions under the initial critical illness base plan continue to be covered and an additional coverage "Loss of Independence" is added.

Upon the initial diagnosis of any of the covered conditions after age 70, the Life Insured will begin receiving an annuity with monthly payments beginning 30 days after receipt of satisfactory evidence of the event. Payments will continue for as long as the Life Insured is alive or for at least five years, whichever is longer.

The same monthly annuity will apply to the "Loss of Independence" covered condition.

**Loss of independence**

This benefit is defined as an unequivocal diagnosis by a specialist of either :

1. Being totally and permanently unable to perform, by oneself, at least two of the following six activities of daily living (ADL), for a continuous period of 90 days, with no reasonable chance of recovery, or
2. Cognitive impairment as defined below.

**ADLs** are defined as bathing, dressing, toileting, bladder and bowel continence, transferring or feeding.

**Cognitive Impairment** is defined as mental deterioration and loss of intellectual ability, evidenced by deterioration in memory, orientation and reasoning, which is measurable and results from demonstrable organic cause as diagnosed by a specialist. The degree of cognitive impairment must be sufficiently severe as to require continuous daily supervision.

**A mental or nervous disorder without a demonstrable organic cause is not covered.**

This LTC benefit is automatically available to the Life Insured when the company receives a written request by no later than age 65. Only the level plan can be converted to the LTC benefit.

The premium for this benefit is guaranteed and level from age 70 to 100 inclusive. Premiums continue at the same rate as they were immediately prior to age 70.

If death occurs after the LTC coverage has begun, and the Life Insured is not eligible for any benefit payment, an optional refund of premiums paid since age 70 will be paid to the named beneficiary registered with the company or, in the absence of such, the Life Insured's estate.

### Optional: Comprehensive Critical Care Benefit

An optional benefit that will provide comprehensive coverage for almost any conceivable serious or critical condition resulting from accidental injury or illness.



Present throughout Canada, AXA supports its clients, whether individuals or businesses, at every stage of their lives by delivering—through its broker network—solutions adapted to their needs. Our expertise and broad range of Life and Property/Casualty Insurance products and Financial Services protect our clients, help them build their wealth and enable them to look forward to the future with peace of mind.

That is how we at AXA see our business: financial protection.



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**LifeBeat**

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