

e-APP General Conditions

Suicide Exclusion

If an insured dies by his or her own act, whether sane or insane within two (2) years from the date of issuance of the policy or any increase of insurance under the same policy or from the date of any reinstatement of the policy, the liability of the Society under this policy shall be limited to the amount of the premiums without interest, paid to the Society for this policy and any increase since the issuance or reinstatement.

War Exclusion

This insurance does not cover death or critical illness in any way caused or contributed to by war, whether war be declared or not, hostilities or any act of war or civil war when the Insured is taking an active part therein.

Crime Exclusion

This insurance does not cover death or critical illness in any way caused or contributed to by the committing of, or attempt to commit a criminal offence, whether or not the insured is actually charged with a criminal offence.

Critical Illness General Conditions

The Critical Illness benefit provided for a lump sum payment upon the first diagnosis of a covered impairment of the insured, surviving beyond thirty (30) days following diagnosis of a covered impairment, written by a doctor/specialist. Providing acceptable proof of loss is received by the Society, all applicable benefits under this policy, will be payable in accordance with the provisions of this policy.

Benefits equal to twenty-five percent (25%) of the face value of this policy will be paid for one critical illness to the insured, if such an individual is diagnosed with one of the covered illnesses.

Only one payment for any of the covered illness will be paid from this policy.

On the death of the insured, the beneficiary of the policy will be paid the face value of the policy less any lump sum payments made under the critical illness provision.

If the insured survives a covered critical illness, premiums will continue covering seventy-five percent (75%) of the original benefit, for the full rate of the original policy premiums.

No Critical Illness benefit is payable if the insured does not survive the Survival Period of thirty (30) days after diagnosis.

If a Critical Illness occurs or is diagnosed outside of Canada, the benefit will be payable only if all of the following conditions are satisfied:

- . Complete medical records are made available to the Society;
- . Based on these medical records, the Society is satisfied that the same diagnosis would have been made if the illness was diagnosed in Canada;
- . Immediate treatment would have been indicated according to Canada Standards;
- . The same treatment, involving a particular surgical or other medical procedure, would have been advised if treatment has taken place in Canada; and,
- . If required by the Society, the insured must undergo an independent medical examination by a medical doctor appointed by Teachers Life. In the case of elective surgery, such an examination must undergone before surgery or medical treatment occurs.