



TERM LIFE

Insurance

PRODUCT GUIDE

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LIFE INSURANCE COVERAGE RENEWABLE TO AGE 80,
CONVERTIBLE TO AGE 65.

ELIGIBILITY AND CONTRACT FEATURES

Coverage available and age at issue:

Term Life Insurance renewable	Age at issue
10 years	0-69
15 years	0-64
20 years	0-59
25 years	0-54
30 years	0-49
80 years	0-70

Minimum benefit: \$50,000

Maximum benefit: \$2,000,000

Definition of age: Last birthday

Termination age: Policy anniversary following date on which Insured reaches age 80

Minimum premium:

- \$12 including policy fees (if written alone)
- No minimum premium (if written and issued jointly with a policy eligible for multiple policy discount or family discount).

Guaranteed premium and non-cancellable coverage: Premiums are not subject to adjustments to reflect experience.

Issuance of insurance policies: Separate policy for each term selected.

Increase: Any increase in the amount of insurance or several desired terms will require the purchase of a separate policy.

Beneficiary: As per insurance application.

Renewal: To age 80.

Convertible: To age 65.



Conversion Option: To Age 65

While this life insurance coverage under this Policy is in force and prior to the policy anniversary following the sixty-fifth (65th) birthday of the Life Insured, the Policyowner may request that such coverage be converted without evidence of the Insured's insurability, to a non-participating whole life insurance policy with level premiums as designated by the Insurer. The converted benefit cannot exceed the death benefit indicated in the Schedule of Benefits.

The premium for the new Policy shall be based on:

- the Life Insured's attained age;
- the rates in use at the date of conversion; and
- the Risk Class of this coverage.

If this coverage is issued with an extra premium or with limitations or exclusions, the converted coverage will also be issued subject to same conditions.

All additional coverages or benefits will be subject to satisfactory evidence of insurability.

A request for conversion must be accompanied by the first premium payment. If, at the time of conversion, this coverage includes the Waiver of Premium coverage, the new Policy will also include Waiver of Premium coverage, provided the Insured's premiums are not waived at the time of conversion.

Limitations

If the coverage is converted while the premiums are waived, the new Policy will not include that Waiver of Premium benefit and the Policyowner will have to pay the premiums.

Termination of coverage

In addition to the terms and conditions stipulated in the general provisions of this policy, this term life insurance coverage terminates at the earlier of the following dates:

- The date on which the Insurer receives a written request from the policyholder to cancel the term life insurance policy or the date specified in that request, if later than the date of receipt by the Insurer
- The date on which the coverage is converted in full
- The policy's termination date as indicated in the schedule of benefits
- Upon the death of the Insured
- The date on which the grace period for premium payment expires



ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

Benefits

Accidental Death

If the Life Insured dies as a result of an Accidental Injury, the Insurer will pay the benefit indicated in the Schedule of Benefits, provided this Accidental Death and Dismemberment coverage is in force at the time the Life Insured suffers such Accidental Injury and the death of the Life Insured occurs on the date or within the three hundred and sixty-five (365) day period immediately following the date on which the Life Insured's Accidental Injury occurs.

Dismemberment

If, as a result of an Accidental Injury that occurs while this Accidental Death and Dismemberment coverage is in force, the Life Insured loses a limb, sight, hearing or speech, the Insurer will pay the percentage indicated below of the Dismemberment Benefit indicated in the Schedule of Benefits related to the loss:

100%	for both (2) feet or both (2) hands;
100%	for one (1) hand and one (1) foot;
100%	for one (1) hand and sight in one (1) eye;
100%	for one (1) foot and sight in one (1) eye;
100%	for hearing in both (2) ears and speech;
100%	for sight in both (2) eyes;
50%	for one (1) foot or one (1) hand;
50%	for hearing in both (2) ears or speech;
12.5%	for sight in one (1) eye;
12.5%	for hearing in one (1) ear;
2.5%	for two (2) or more phalanges of the same finger or the same toe.

Definitions

Dismemberment or Total Loss of Use:

- of a hand or a foot: the complete severance at or above the wrist or ankle joint; where there is no severance, total and permanent loss of use of the hand or foot;
- of speech: definite diagnosis of the total and irreversible loss of the ability to speak. The diagnosis of loss of speech must be made by a specialist.
- of an eye: the total and irrecoverable loss of sight in one (1) eye (visual acuity of twenty over two hundred (20/200) or less, or a field of vision of less than twenty (20) degrees);
- of hearing: the total and irrecoverable loss of hearing in both (2) ears, with a hearing threshold of ninety (90) decibels or over within a speech threshold of five hundred (500) to three thousand (3,000) cycles per second, confirmed by an otolaryngologist registered and licensed to practice in Canada;
- of a finger or toe: the complete severance of at least two (2) phalanges of the same finger or the same toe.

Limitations

If the Life Insured dies as a result of an Accidental Injury for which an Accidental Death benefit is payable under this Policy, no benefits shall be payable for any Accidental Dismemberment or Loss of Use suffered by the Life Insured as a result of the same Accident.

Benefits are not cumulative. In the event of multiple losses due to any one Accident, only one benefit amount, the largest, will be payable.

The Insurer will pay a benefit for a Total Loss of Use only if the Total Loss of Use remains a Total Loss of Use for a period of more than three hundred and sixty-five (365) consecutive days immediately following the date on which the Accident that caused the Total Loss of Use occurred.

The total of any benefits for Accidental Dismemberment or Total Loss of Use that become payable under this Policy cannot exceed one hundred percent (100%) of the benefit for Accidental Dismemberment or Total Loss of Use indicated in the Schedule of Benefits.

Any Dismemberment or Total Loss of Use of the Life Insured that exists as of the date on which this Policy is issued is not a loss covered under this Policy and the Insurer is not responsible to pay any benefits under this Policy in relation to such Dismemberment or Total Loss of Use.

The total amount of all benefits payable by the Insurer in respect of any one Life Insured for Accidental Dismemberment or Total Loss of Use cannot exceed five hundred thousand dollars (\$500,000). If the amount of insurance coverage for Accidental Death and Dismemberment with respect to the Life Insured is greater than five hundred thousand dollars (\$500,000) with the Insurer, regardless of the number of coverages in force with the Insurer, the Insurer will pay a single benefit equal to the coverage entitling the Policyowner to the highest amount and the Insurer will refund, to the Policyowner, all premiums paid for the Accidental Death and Dismemberment coverage for which no benefit is paid.

Termination of Coverage

In addition to the terms of this Policy's General Provisions, this Accidental Death and Dismemberment coverage terminates at the earliest of the following dates:

- the date a written request from the Policyowner is received by the Insurer stating that he wishes to terminate this Accidental Death and Dismemberment coverage or the date stipulated in that request if such date is later than the date of receipt by the Insurer;
- the Policy anniversary following the Life Insured's seventy-first (71st) birthday; or
- the date on which the Life Insured dies.

General Provisions

The definitions, limitations and exclusions of this Accidental Death and Dismemberment coverage apply in addition to those indicated in this Policy's General Provisions.

This document is provided for information purposes only. Please read all the details contained in the text of the policy. In the event of any disagreement between the policy and this document, the policy will prevail.

TOTAL DISABILITY WAIVER OF PREMIUM BENEFIT

Age at issue: 18 to 60 years of age (last birthday);

Termination age: policy anniversary following the date on which the Insured reaches age 65;

Waiting period: 6 consecutive months;

Benefits

While this coverage is in force, the Insurer will waive policy premiums until the policy anniversary following the date on which the Insured reaches sixty-five (65) years of age, provided the Insured satisfies the following requirements:

- the Insured has been totally disabled for a period of six (6) consecutive months;
- the Insured's total disability is due to an accident or illness that occurred while this coverage is in force; and
- the Insured is still totally disabled.

When the Insurer determines that the Insured is eligible for waiver of premiums under the policy, all premiums due for the policy, during the qualifying period, will be waived retroactively.

Termination of Coverage

In addition to the specifications set out in the General Provisions section of the policy, this Waiver of Premium coverage will terminate on the earliest of the following dates:

- the date on which the Insurer receives a written request from the Policyowner to cancel the Insured's Waiver of Premium coverage, or the date indicated by the Policyowner in such request if later than the date received by the Insurer;
- the policy anniversary following the date on which the Insured reaches sixty-five (65) years of age; or
- the date on which the Insured dies.

General Provisions

The definitions, limitations and exclusions of this Waiver of Premium coverage apply in addition to those indicated in this Policy's General Provisions.



GENERAL EXCLUSIONS

No death benefit is payable if the Life Insured commits suicide within two (2) years of the effective date of coverage or reinstatement of this Policy, whether he or she is sane or insane. The following exclusions apply to the **Waiver of Premium** and the **Accidental Death & Dismemberment benefits** if those coverages are part of this Policy.

No **Waiver of Premium** or **Accidental Death & Dismemberment benefits** will be payable that result from:

- attempted suicide or intentionally self-inflicted Injury or dismemberment, whether the Life Insured is sane or insane;
- the Life Insured's participation in the commission or attempted commission of an unlawful act or crime, driving a motor vehicle or piloting a boat while under the influence of narcotics or while his or her blood alcohol concentration exceeded the legal limit;
- drug addiction, alcohol abuse or the use of hallucinogens, drugs or narcotics;
- service, whether or not as a combatant, with armed forces engaged in surveillance, training, peacekeeping, insurrection, war (whether or not declared) or any related act, or the Life Insured's participation in a popular uprising;
- Injury sustained during a flight, except if the Life Insured is a passenger on an aircraft operated by a common carrier;
- cosmetic surgery or elective surgery, and any resulting complication;
- experimental treatments and treatments involving the application of new procedures or new treatments that are not yet standard practice.

No Waiver of **Premium benefit** will be payable for:

- any period during which the Life Insured is entitled to paid leave under an agreement between the Life Insured and his or her employer;
- pregnancy, childbirth, miscarriage or any resulting condition, except in the case of a pathologic complication;
- any period during which the Life Insured is incarcerated in a penitentiary or a government detention facility.

MULTIPLE POLICY DISCOUNT / FAMILY DISCOUNT

Eligibility Requirements

1. **Policies must be received and issued at the same time**, as they will be group-processed.
2. At the time of purchase, a **Pre-Authorized Debit Agreement must be completed and signed for each insurance application submitted.**
3. The fee discount applies only to TERM INSURANCE series administration fees, never to products such as PAIRE, ASSURE-DEBT, Prodigie or Survie 2000.
4. Humania Assurance - Insurance Without Medical Exam and P.A.G.E. are not eligible for discount.

Discount Rules and Guidelines

Multiple Policy Discount:

If the same individual purchases, for himself or herself, a TERM series policy plus one or more additional policies (PAIRE, Assure-Debt, Prodigie, Survie 2000, Term Critical Illness and/or Term Life), the following rules apply:

- The administration fee for the first policy (PAIRE, Assure-Debt, Prodigie, Survie 2000 or TERM) will apply and the subsequent TERM policy or policies **will not be subject to an administration fee.**
- However, if the individual purchases, for example, a PAIRE and Prodigie product: no fee discount, as the discount applies to the TERM series product only.

Family Discount:

The family discount is based on policies with the same payer (same bank account). Applications are submitted and issued at the same time, and policies have the same effective date. The discount is applicable for one family only: grandparent, parent, spouse, child (the discount does not apply to policies where a company or organization is the policyholder or payer).

- The administration fee for the first policy (PAIRE, Assure-Debt, Prodigie, Survie 2000, Term Critical Illness or Term Life) with the same payer and for the same family will apply.
- The administration fee for the second TERM series policy will be reduced by 50%: \$37.50.
- Subsequent TERM series policies (three or more with the same payer and for the same family) **will not be subject to an administration fee.**

N.B.: Administration fees are payable at all times for the following products: PAIRE, Assure-Debt, Prodigie and Survie 2000. If the policy for which an administration fee is payable is no longer in force, the applicable administration fee will be charged on another eligible policy, where applicable, otherwise the discount will be cancelled and the administration fees for the TERM product will be payable.

UNDERWRITING REQUIREMENT

Age	Amount	Underwriting Requirement
0 - 14	\$50,000 - \$500,000	Teleunderwriting, An APS maybe required
15 - 40	\$50,000 - \$250,000	Teleunderwriting
15 - 40	\$251,000 - \$500,000	Teleunderwriting, urine
18 - 40	\$501,000 - \$750,000	Teleunderwriting, blood profile, physical measurements
18 - 40	\$751,000 - \$1,000,000	Teleunderwriting, blood profile, physical measurements
18 - 40	\$1,001,000 - \$2,000,000	Teleunderwriting, blood profile, physical measurements, MVR
41 - 45	\$50,000 - \$100,000	Teleunderwriting
41 - 45	\$101,000 - \$250,000	Teleunderwriting
41 - 45	\$251,000 - \$500,000	Teleunderwriting, urine, physical measurements
41 - 45	\$501,000 - \$750,000	Teleunderwriting, blood profile, physical measurements
41 - 45	\$751,000 - \$1,000,000	Teleunderwriting, blood profile, physical measurements
41 - 45	\$1,001,000 - \$2,000,000	Teleunderwriting, blood profile, physical measurements, ECG, MVR
46 - 55	\$50,000 - \$100,000	Teleunderwriting
46 - 55	\$101,000 - \$250,000	Teleunderwriting, urine, physical measurements
46 - 55	\$251,000 - \$500,000	Teleunderwriting, blood profile, physical measurements
46 - 55	\$501,000 - \$750,000	Teleunderwriting, blood profile, physical measurements
46 - 55	\$751,000 - \$1,000,000	Teleunderwriting, blood profile, physical measurements, ECG, MVR
46 - 55	\$1,001,000 - \$2,000,000	Teleunderwriting, blood profile, physical measurements, ECG, MVR, APS
56 - 60	\$50,000 - \$100,000	Teleunderwriting, blood profile, physical measurements
56 - 60	\$101,000 - \$250,000	Teleunderwriting, blood profile, physical measurements
56 - 60	\$251,000 - \$500,000	Teleunderwriting, blood profile, physical measurements
56 - 60	\$501,000 - \$750,000	Teleunderwriting, blood profile, physical measurements, ECG
56 - 60	\$751,000 - \$1,000,000	Teleunderwriting, blood profile, physical measurements, ECG, MVR
56 - 60	\$1,001,000 - \$2,000,000	Teleunderwriting, blood profile, physical measurements, ECG, MVR, APS
61 - 70	\$50,000 - \$2,000,000	Contact the Head Office

CHANGES AUTHORIZED AFTER POLICY ISSUE

Below are the changes that are requested most frequently.

If the change you want to make does not appear in the following table, please contact Humania Assurance Representative Services for more information.

Type of change permitted ▼	Permitted at all times ¹ ▼	New policy ▼
Change from smoker to non-smoker status	X	
Change from youth to non-smoker status (from age 18)	X	
Reduction in amount of coverage	X	
Termination of coverage**	X	
Conversion of insurance (before age 60)**	X	
Increase in amount of coverage*		X
Addition of coverage*		X
Change to banking information	X	
Change of beneficiary	X	
Change of owner	X	

¹ Permitted at all times: Applicable at the date of the next pre-authorized payment or invoicing.

Impact of Changes on Premium Refund Calculation

* For the changes marked by one asterisk, the change will trigger a new policy and the Insured's attained age at the effective date of the added coverage will be used for calculating the premium refund.

** For changes marked by two asterisks, the premiums for the cancelled coverages will be completely excluded from the premium refund calculation.

For all other changes indicated above, the age and effective date of the original coverage will be used to calculate the premium refund.



Humania Assurance is one of the oldest and soundest insurance companies in Canada. It provides insurance coverage to over 200,000 clients and delivers exceptional customer service to meet the needs of its clients. Humania Assurance, putting you first.



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