



Critical Illness Insurance

Provincial and Private medical plans do not take care of all that is needed when an individual is diagnosed with a critical condition. Individuals who deal with critical illnesses such as cancers, strokes, and mental health disorders are faced with the reality that life doesn't pause once a diagnosis is issued. Mortgages, bills, and other expenses still need to be paid—and treatments and medical care could lead to further unexpected costs.

Chubb Accident & Health's Critical Illness Insurance provides cash benefits for defined insured conditions to help cover out-of-pocket medical and other non-medical expenses. Insureds can use the lump sum benefit payment to help with any purpose they choose: deductibles, child care, transportation costs for themselves or family members, loss of income, or any other financial need.

This makes it possible for individuals to focus on quality of life—instead of the cost of living.

Mental Health Matters!

- ▶ Chubb is the first Insurer in Canada to offer a hospitalization benefit for mental health conditions on a Critical Illness policy.*
- ▶ From 2023-2024 there were a total of 276,698 hospitalizations for mental health disorders in Canada.⁶

Examples of Critical Conditions

Category	Covered Condition(s)
Cancers/Tumors	Life threatening cancer
Heart and Circulatory	Coronary Artery By-Pass Surgery, Heart Attack, Heart Valve Repair/Replacement Surgery, Stroke
Paralysis and Other Loss of Use	Blindness, Paralysis, Coma
Transplants	Major Organ Transplant, Total Loss of Kidney Function (Renal Failure)

Why Critical Illness Coverage?



Cancer

Roughly 675 people were projected to be diagnosed with cancer each day in Canada in 2024¹



Heart Attack

Each year, over 60,000 Canadians will suffer their first heart attack²



Stroke

Someone has a stroke every 5 minutes in Canada³



Kidney Failure

Chronic kidney disease (CKD) is a major health problem affecting approximately 4 million Canadians⁴



Mental Health

1 in 5 people in Canada will personally experience a mental health problem or illness⁵

Get a Quote

Provide us with the following information to start the process of obtaining your Critical Illness quote:

- ▶ Gender
- ▶ Dates of birth
- ▶ Amount of coverage

For more information about Chubb's portfolio of products and services, please call your local sales representative or



Visit [Chubb.com/ca-en/accident](https://www.chubb.com/ca-en/accident)

Find The Right Plan

Standalone coverage can be provided on either a mandatory or optional basis

Mandatory Plan

Issue Limits	Pre-Existing Period	Termination Age Options	Programs & Services
▶ 5 - 9 lives, up to \$50,000 ▶ 10 - 49 lives, up to \$100,000 ▶ 50 - 99 lives, up to \$200,000 ▶ 100+ lives, up to \$250,000	▶ No pre-existing condition limitation or 90 day cancer moratorium for groups over 75 lives ▶ All groups under 75 lives - 6/6 pre-ex period	▶ To age 65 ▶ To age 70 without benefit reduction (standard offering unless otherwise requested) ▶ To age 75 with 50% benefit reduction at age 70	▶ CAREpath Cancer Assistance program ▶ Second Opinion Consultation

Optional Plan

Issue Limits	Pre-Existing Period	Termination Age Options	Programs & Services
▶ Guaranteed issue amounts up to \$50,000 regardless of group size (minimum of 5 lives)	▶ 12/12 pre-ex period for all groups.	▶ To age 65 ▶ To age 70 without benefit reduction (standard offering unless otherwise requested)	▶ CAREpath Cancer Assistance program ▶ Second Opinion Consultation

Product Highlights

✓ 25 Covered Conditions

✓ Second Event Coverage

✓ No Pre-ex Condition Period
(groups over 75 lives on our mandatory plan)

✓ Mental Health Benefit
(mandatory plan)

✓ Hip & Knee Replacement
(mandatory plan)

✓ Ductal Carcinoma in Situ
(early stage breast cancer)

The Advantages of Doing Business with Chubb Accident & Health

Innovation

We are solution-oriented professionals with expert industry knowledge and an entrepreneurial business philosophy that allows us to remain flexible in finding the right solution for our clients

Superior Service

We are dedicated to customer satisfaction and strive to provide a quick response from the quote stage, to policy issue and after sale service, including simplified policy administration.

Financial Strength

Accident & Health is a division of Chubb Life. Chubb Limited, the parent company of Chubb Life, consistently receives high ratings from A.M. Best for financial stability and from Moody's and Standard & Poor's for claim-paying

Leading Coverage Options

We were among the first to offer Group CI to Canadians. We continue to be at the forefront by measuring the financial impact that medical conditions have on employees and responding by expanding our offering to meet current needs.

1 <https://cancer.ca/en/research/cancer-statistics/cancer-statistics-at-a-glance>, 2 <https://www.canada.ca/en/public-health/services/publications/diseases-conditions/heart-disease-canada-fact-sheet.html>, 3 <https://www.cambridge.org/core/journals/canadian-journal-of-neurological-sciences/article/estimating-the-number-hospital-or-emergency-department-presentations-for-stroke-in-canada/1E0F45CF9DB3D647DACE8D96CE2336A5>, 4 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9926383/>, 5 <https://cmha.ca/brochure/fast-facts-about-mental-illness/>, 6 <https://www.cihi.ca/en/indicators/total-days-stayed-for-mental-health-and-substance-use-disorder-hospitalizations>, * The Mental Health Hospitalization Benefit is only available in the mandatory Critical Illness plan. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. This insurance coverage is underwritten by Chubb Life Insurance Company of Canada ("Chubb Life"). This information is for general information purposes only. Actual coverage is determined by the facts and circumstances of the particular loss and the terms and conditions of the policy as issued. Chubb is part of the Chubb group of companies. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to: component of the S&P 500 index. (07/24)