

Children's Lifecheque Rider



Because your child's recovery will be your first priority

Thinking about a child getting sick is beyond anyone's imagination. But it happens. And if it does, your child's recovery will be your first priority. That may mean you'll do everything you can to be there for them and to make sure that they get the very best medical advice and treatment available. Lifecheque can help. A Lifecheque benefit can take away any financial worries and let you focus on what really matters: helping your child get better.

The Children's Lifecheque Rider provides payment of the benefit when the child is diagnosed with (and survives the initial waiting period for) one of the following childhood illnesses*:

- Congenital Heart Conditions
- Blindness
- Muscular Dystrophy
- Deafness
- Cerebral Palsy
- Loss of Speech
- Down's Syndrome
- Kidney Failure
- Cystic Fibrosis
- Major Organ Transplant Recipient
- Cancer
- Paralysis

Who can be covered under a Lifecheque Children's Rider?

Children between the ages of 0 and 17 inclusive whose parent has Lifecheque coverage. The parent must be between the ages of 18 and 55.

The Children's Lifecheque Rider covers all children who are named on the application and who we've approved when the rider is issued, including adopted and stepchildren (medical information is required). All future natural born children are also covered without any further medical information. Restrictions apply for children born within 10 months of the time the rider is issued or of the date of the latest reinstatement.

How much coverage is provided?

You determine what amount of coverage is appropriate. Lifecheque Children's Rider is available in increments of \$5,000. You can purchase up to \$100,000 of coverage providing the children's rider coverage is not greater than 50% of the amount of the parent's coverage.

Is it costly?

No. The rider (which covers all your children – see above for details) costs \$50 per year for every \$5,000 of coverage.

How long does the coverage last?

Coverage continues until the child's age 21 or the insured parent's age 65, whichever is earlier. If the insured parent dies or receives a Lifecheque benefit prior to the termination of this rider, the premiums stop, but the coverage continues on each child until his or her 21st birthday.