



AdapCI and AdapCI Juvenile

Chapter A (Initial insurance amount) **and Chapter B** (Deferred paid-up insurance amount)

Tax free insurance amount from \$10,000 to \$2,000,000

AdapCI
24 critical illnesses

Including Loss of independence

AdapCI Juvenile
31 critical illnesses

Including Loss of independence



4 non-critical illnesses

10% up to \$50,000



[Consult list of covered conditions](#)

Premium refund

- ▶ 100% upon death
- ▶ Partial or total refund while the insured is alive starting on the 10th anniversary if Chapter B was subscribed



Future insurability guaranteed

Chapter B

Possibility to add coverage at time of purchase or on 3rd, 5th and 7th anniversary of the contract

One-of-a-kind coverage in Canada! Extended disability included

1% of the insured amount paid every month for 24 months while the insured is alive, 24 months after one of the covered conditions is diagnosed maximum \$1,500/month

Premiums | 7 payment options

*20 Pay - Option available at any age, including age 0

20
Years*
Minimum

25
Years
of age

35
Years
of age

45
Years
of age

55
Years
of age

65
Years
of age

75
Years
of age

AdapCI | Two advantageous Chapters

Chapter A

Initial insurance amount

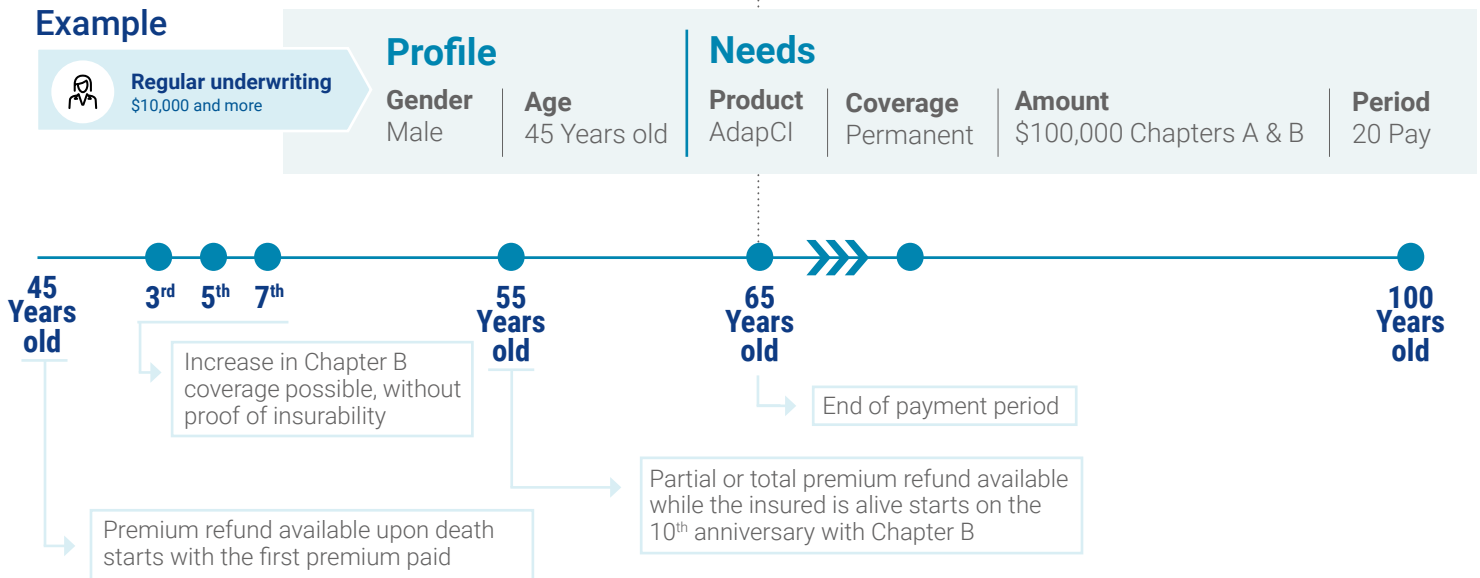
- ▶ Basic coverage
- ▶ Term insurance
- ▶ Initial insurance amount in force until the end of the payment period
- ▶ Guaranteed premiums to be paid for the chosen payment period (8 options)
- ▶ Premium refund, in case of death, automatically included

Chapter B

Deferred paid-up insurance amount

- ▶ Optional coverage, available at time of purchase, or on 3rd, 5th, and 7th contract anniversary
- ▶ Permanent insurance
- ▶ Deferred paid-up insurance amount that comes in force after the payment period has ended
- ▶ Premium refund, partial or total upon cancellation, while the insured is still alive
- ▶ When Chapter A ends, Chapter B comes into force and the contract is paid up, no more premiums are due

Example



Guaranteed future insurability (Chapter B)

Increase of the deferred paid-up insurance amount according to needs

- ▶ Possibility to subscribe to Chapter B at the time of purchase OR add some on the 3rd, 5th, or 7th anniversary of the contract
- ▶ Allows the fulfillment of the financial needs of the insured according to his reality, up to 7 years after the purchase of the insurance

Personalized assistance services

Included without additional cost and available at any time for you and your immediate family



[For more information](#)

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