

Summary of products for children

UV Insurance offers a wide range of flexible life and critical illness insurance products for children that are adapted to families needs. For more details, find each product summary available at uvinsurance.ca.

my
universe

Illustration | Electronic Application | Portal

Discover our electronic platform

Simple, quick and intuitive!

Adaptable for children | 15 days to age 15

Application

Electronic, interactive (PDF) or paper accepted with PDF eligibility questionnaire

Application

Electronic, interactive (PDF) or paper



Express Issue

\$50,001 to \$150,000



Regular Underwriting

\$150,001 and more

Characteristics of the Limited Premium Permanent Life Insurance

- ▶ 8 payment options including a 20-pay
- ▶ Guaranteed premium
- ▶ **Chapter A:** Term coverage
 - ▶ In case of rated premium, rating applies only on insurance cost of Chapter A
- ▶ **Chapter B:** Permanent coverage
 - From the 10th contract anniversary:
 - ▶ Guaranteed cash values
 - ▶ Partial or total cash surrender
 - ▶ Reduced paid-up insurance option
 - ▶ Guaranteed future insurability in Chapter B: Possibility to add paid-up insurance at the 3rd, 5th or 7th contract anniversary, premiums contractually guaranteed



Child AdapCI | 30 days to age 17

Application

Interactive (PDF) or paper



Regular Underwriting

\$25,000 and more

Characteristics of the Limited Premium Critical Illness Insurance

- ▶ 31 conditions including 7 childhood illnesses:
 - ▶ Congenital Heart Disease
 - ▶ Cerebral Palsy
 - ▶ Cystic Fibrosis
 - ▶ Autism Spectrum Disorder
 - ▶ Rett Syndrome
 - ▶ Muscular Dystrophy
 - ▶ Type 1 Diabetes Mellitus
- ▶ 4 non-critical illnesses, payment of 10% of the insurance amount up to \$50,000 with no impact on the insurance amount in case of future critical illness nor on premium refund
- ▶ **Extended Disability Benefit included**
1% of the insurance amount for a maximum of 24 months, 2 years after the diagnosis of a covered condition, up to \$1,500/monthly
- ▶ **Chapter A:** Term coverage
Premium refund, in case of death, automatically included
- ▶ **Chapter B:** Protection permanente
Premium refund in case of cancellation included, available partially from the 10th contract anniversary
- ▶ Guaranteed future insurability in Chapter B:
Possibility to add paid-up insurance at the 3rd, 5th or 7th contract anniversary, premiums contractually guaranteed



Juvenile 30/100 | 15 days to age 15

Application
Electronic only

 **Express Issue**
\$100,000

Characteristics of the Life and Critical Illness Insurance Combo

- ▶ \$100,000 life insurance
- ▶ \$10,000 critical illness insurance covering 9 conditions
- ▶ Initial premium of \$15/month or \$165/year (1 month discount for annual payment)
- ▶ Guaranteed life insurance amount increasing by 10% per year during 10 years
- ▶ Automatic renewal of both components (life and critical illness) guaranteed at the age of 30 in Term 100, with contractually guaranteed renewal rates (smoking or non-smoking status offered)



Early Learning | 0 to 36 months – after the 32nd week of pregnancy

Application
Interactive (PDF) or paper

 **Guaranteed Issue**

Characteristics of the Insurance Product

- ▶ **FREE the first year**
- ▶ No health declaration required
- ▶ Natural death until age 25 of \$2,500
- ▶ Lifetime accidental death of \$10,000
- ▶ Accidental dismemberment up to \$50,000
- ▶ Accidental fracture up to \$250
- ▶ Reimbursement of certain medical expenses
- ▶ Renewable for \$18, payable annually



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