

Juvenile 30/100

Life insurance including critical illness coverage for children from 15 days to 15 years with no medical examination.



Available in Simplified Issue



Express \$100,000

Juvenile 30/100 Plan

Premium ¹	Life insurance initial amount	Critical illness insurance amount
\$15	\$100,000	\$10,000

Accidental Fracture Option

(for only \$4 more per month)

Type of fracture	Coverage
Skull, pelvis, femur or spinal cord	\$5,000
Ribs, sternum, larynx, trachea, shoulder blade, humerus, knee cap, tibia or fibula	\$1,500
Bones not included above	\$500

¹ Monthly premium without indexation payable until age 30.

Juvenile 30/100 Plan

Life Insurance

- ▶ The life insurance amount and the premium increase automatically by ten percent (10%) of the initial amount at each of the first ten (10) contract anniversaries. The indexation can be removed at any time on demand.

Critical Illness Insurance

9 covered critical illnesses

- ▶ Stroke, cancer, heart attack, coronary artery bypass surgery
- ▶ Childhood diseases: cerebral palsy, congenital heart disease, cystic fibrosis, muscular dystrophy, type 1 diabetes mellitus

Both **Term 30 protections** are renewable on expiry into **permanent insurance** at competitive and contractually guaranteed rates.

Fee refund

\$25

1st contract



\$50

2nd contract



\$100

3rd and additional contracts

During the 12 months following a child's subscription to the Juvenile 30/100 plan, the child's immediate family members benefit from a fee refund, applicable to the first year of the new contract, on other UV Insurance products.