Manulife Financial
For your future™

Turn a 'no' into a 'yes'
Lifecheque® Basic Critical Illness Insurance

Not eligible for CI coverage due to:	Eligible for Lifecheque® Basic CI:	
Personal medical history	Signs/symptoms of cancer or heart disease over 10 years ago	Epilepsy
	Alzheimer's disease	Hemophilia
	Blindness or Deafness	Taking High blood pressure medication
	Cerebral Palsy	Huntington's Chorea
	Chronic Fatigue Syndrome	Lupus
	Crohn's Disease	Multiple Sclerosis
	Cystic Fibrosis	Muscular Dystrophy
	Dementia / Cognitive Impairment	Parkinson's disease
	Down's Syndrome	Pulmonary Fibrosis
	Elevated Cholesterol	Sickle Cell Disease
Height or weight outside standard range	No qualification questions asked.	
Family medical history	No qualification questions asked.	
Special risk (including aviation, sports and driving history)	No qualification questions asked.	
Hazardous occupations	No qualification questions asked.	

Lifecheque® Basic at a glance

Covers common critical illnesses with the same standardized definitions	Life-threatening cancer	Aortic surgery
	Heart attack	Coronary bypass surgery
	Stroke	
Coverage amounts/issue ages	$25,000 – ages 18-65 $50,000 – ages 18-60 $75,000 – ages 18-55 Return of Premium – ages 18-55	
Simple & accessible	'Quote and apply on line' or 1 page application	
Value	Health Service Navigator (HSN) available at no extra cost	

Eligibility:
Lifecheque® Basic CI requires no medical questions, tests, underwriting or assessments. The applicant must be able to declare the following:

I declare that I am a Canadian resident. I understand that my coverage will come into effect on the first day of the month following the date my application is received and approved by Manulife Financial.

I declare that during the past 10 years I have not been diagnosed with, had any signs and/or symptoms of, or had any medical consultations and/or abnormal tests for the following disorders:

•Cancer, Intracranial Tumour

•Heart Disease (including but not limited to Angina and Heart Attack), Stroke, Transient Ischemic Attack (TIA), Peripheral Vascular Disease or Diabetes

•Hepatitis, including Hepatitis Carrier State, Chronic Kidney Disease, AIDS or HIV

•Alcoholism or Drug Abuse

I declare that I have not had, during the last 10 years, Coronary Artery Bypass surgery and/or Aortic surgery.

I also declare that I have not undergone any tests for which I am currently awaiting results and I have not been advised to undergo any tests which have not yet been completed.

I agree that any material misrepresentation, including smoking status, will render the insurance voidable by Manulife Financial at any time.

I acknowledge receipt of and agree with the Notice on Privacy and Confidentiality.

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