



Children's Critical Illness Insurance Rider

This rider is offered with the Basic and Enhanced critical illness plans as an alternative to the Child plan. A parent taking out a critical illness insurance policy can choose to add the rider to protect their children.

An annual premium of \$75 is enough to cover every child for the minimum insurance amount of \$5,000, and extra coverage can be added for \$15 annually per \$1,000 in increased insurance.

Issue Ages

Age 30 days to 17 years

Covered Illnesses

- Autism
- Benign brain tumour
- Blindness
- Cancer (life-threatening)
- Cerebral Palsy
- Congenital heart disease
- Cystic fibrosis
- Deafness
- Down syndrome
- Kidney failure
- Muscular dystrophy
- Paralysis
- Major organ failure on waiting list
- Major organ transplant
- Type 1 diabetes mellitus

Insurance amount

- **Minimum** : \$5,000
- **Maximum** : \$50,000

It is possible to increase the insurance amount up to the maximum allowed per insured but the amount must be the same for each child insured under the same policy.

Contact your Beneva sales representative for further details.