



**Children** **360**  
insurance

**+** **Option Plus**



# Table of contents

Compassionate Leave Benefit	<b>3</b>
Hospitalization Benefit	<b>4</b>
Out-of-Canada Medical Coverage	<b>5</b>
Accident Benefit	<b>6 - 10</b>

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# Compassionate Leave Benefit

Children360 will pay the monthly Compassionate Leave Benefit (\$1,500) for a continuous period of unpaid leave of absence of a family member falling within the twelve (12) month period starting three (3) months after the date of diagnosis:

- when the child is diagnosed with a covered critical illness giving rise to a full payout of the Critical Illness benefit; and
- an eligible family member takes an unpaid leave of absence from full-time employment to care for the child diagnosed with a covered critical illness.

The Compassionate Leave Benefit is only payable for the leave of absence of one eligible family member as long as the family member does not receive any salary, individual, group or governmental wage loss replacement or disability benefit; and one and only one continuous leave of absence.



# Hospitalization Benefit

During the fifteen (15) months period following the date of diagnosis, when the child is hospitalized for a covered critical illness, giving rise to a full payout of the Critical Illness benefit, Children360 will pay to the parent, a **\$200 daily benefit** for as long as the child is hospitalized, up to a maximum of thirty (30) days.



# Out-of-Canada Medical Coverage

Children360 reimburses the parent for medical, surgical, and hospital fees incurred by the child for up to **25% of the benefit coverage** purchased for all care received outside of Canada that is directly or indirectly related to a covered critical illness. When a full Critical Illness benefit is received, Children360 reimburses the parent for the fifteen (15) months following the date of a diagnosis.

Treatment must be provided by a physician specialized in the specific critical illness and exercising in a jurisdiction deemed acceptable by the Insurer.



# Accident Benefit

Receive pre-determined benefits in the event of your child's death, injury, fracture, dismemberment or total loss of use as the result of an accident.

## Accidental Death

from 30 days to 75 years	\$50,000
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## Dismemberment or total loss of use resulting from an accident

of both feet or of both hands	\$200,000
of one hand and one foot	\$200,000
of one foot and loss of sight of one eye	\$200,000
of one hand and loss of sight of one eye	\$200,000
of one foot or of one hand	\$100,000
of sight of one eye	\$25,000
of hearing of one ear	\$25,000
of two phalanges or more of the same finger or toe	\$5,000

Note: Benefits for dismemberment or total loss of use are not cumulative.

### Fracture resulting from an accident

of the skull, spine, pelvis or thigh bone	\$1,000
of a rib, the sternum, larynx, windpipe, shoulder blade, humerus, kneecap, shin bone, fibula	\$200
of any bone not included in the above list	\$150

Notes : The fracture diagnosis must be supported by x-ray evidence and submitted to the Insurer within thirty (30) days of the accident.  
Benefits are not cumulative.

### Benefits paid for hospitalization resulting from an accident

Private or semi-private room per day of hospitalization	\$55 maximum
Hospitalization from the first to the 365 <sup>th</sup> day	\$25 per day

### Total disability resulting from an accident (students only)

Overall coverage after 12 months of disability	\$1,500
Weekly benefits for June, July and August for ages 16 and up	\$150

# Accident Benefit (continued)

## Reimbursement of expenses resulting from an accident

Fees for a nurse or nursing assistant, with referral	lifetime maximum of \$5,000
Prescribed drugs and orthopedic devices	lifetime maximum of \$10,000
Chiropractor, speech therapist, logotherapist, osteopath, podiatrist or psychologist	\$15/visit – \$240 per year
Physiotherapist, with referral	\$15/visit – \$240 per year
Dentures, per natural, healthy tooth	up to \$300
Dental prosthesis	up to \$250
Initial prosthesis, including hearing aids	lifetime maximum of \$3,000
Medical, surgical and hospital services rendered outside Canada	lifetime maximum of \$10,000
Fees of only one x-ray	up to \$25
Fees of repairing or replacing eye glasses	up to \$75
Transportation by ambulance or taxi from the scene of an accident to the nearest hospital and from the hospital to home	reasonable expenses



**Reimbursement (students only)**

Transportation and accommodation expenses for a person accompanying the injured person	up to \$500
Private make-up classes	up to \$1,000
Rehabilitation education fees	up to \$3,000



# Accident Benefit (continued)

## Exclusions

1. No benefits are payable under this Accident Benefit coverage:
  - 1.1. if injuries, resulting, directly or indirectly in death, dismemberment, total loss of use or a need for medical care are:
    - a) self inflicted injuries, whether or not the child is sane or insane;
    - b) sustained by the child while aboard an aircraft, except as a passenger on a regularly scheduled flight;
    - c) incurred while participating in a sport for which the child receives monetary reward or compensation;
    - d) sustained by the child during a riot, a demonstration, an insurrection, a war or any related act;
    - e) sustained by the child when participating or attempting to participate in an illegal or a criminal act or while driving a motor vehicle or a boat while being under the influence of drugs or when the blood alcohol level exceeds 80 milligrams per 100 millilitres of blood;
    - f) sustained by the child while under the influence of any drug, hallucinogen or narcotic.
  - 1.2. when death or injuries are a direct or indirect result of gas inhalation, poisoning or drug absorption.
  - 1.3. as soon as the child ceases to be a permanent resident of Canada

2. Unless the child was hospitalized, fees of chiropractors and physiotherapists are excluded if the injuries sustained result from the child training for or participating, in any organized league sport.
3. No benefits, under article 4 of the Accident Benefit, are payable:
  - 3.1. for prosthesis and orthotic devices used exclusively to participate in sports or sporting activities or that are not medically necessary for rehabilitation or recovery;
  - 3.2. if the child is covered under a similar insurance plan or under a public plan administered by a governmental agency;
  - 3.3. for costs incurred for cosmetic or esthetic purposes.



This document is provided for information purposes only. Please refer to the policy for full details. In the event of any disagreement between the policy and this document, the policy will prevail.

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