

Benefits of Critical Illness Insurance

Critical Illness Insurance is a health related condition such as heart attack, stroke, or invasive cancer where you have a good chance of surviving.

If you are diagnosed with a critical illness, you could be faced with:

Loss of income.

Medical expenses.

Home Alterations.

Personal Living Expenses.

Critical Illness insurance is designed to provide coverage upon first occurrence and diagnosis of a covered critical illness. This insurance can help you focus on recovery with peace of mind instead of worrying about how to make ends meet or draining savings set aside for later years. It provides a living benefit.

100% of the Benefit Amount is payable for:

Heart Attack

Stroke

Invasive Cancer

Major Organ Transplant

End-Stage Renal Failure

Advanced Alzheimer's Disease

Blindness

Deafness

Paralysis

Major Burns

Accidental Loss of Speech

25% of the Benefit Amount is payable for:

Cancer In Situ

Coronary Bypass Surgery

10% of the Benefit Amount is payable for:

Angioplasty

Benefits:

Coverage for a Lifetime.

Return of Premium Upon Death Feature.

No waiting Period on Most Covered Conditions.

Multiple Payment Benefit Feature.

Total permanent disability (TPD) benefit: You must be totally and permanently disabled for 12 months and unable to carry out at least 3 of the following 6 activities of daily living (ADLs), with or without the use of appropriate assistive devices:

Transferring: The ability to move from a bed to an upright chair or wheelchair or vice versa.

Mobility: The ability to move from one room to an adjoining room without requiring the physical assistance of another person.

Continence: The ability to voluntarily control bowel and bladder functions such as to maintain a satisfactory level of personal hygiene..

Dressing: The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances.

Feeding: The ability to feed oneself once food has been prepared and made available.

Washing: The ability to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means.

Your Critical illness insurance coverage can be worth more than just the face amount of your policy – up to 3 times the initial benefit amount!