

GUARANTEED CRITICAL ILLNESS COVERAGE

*Because Your Bills Don't Stop
When the Unexpected Happens*

Why do I need Guaranteed Critical Illness Coverage?

Guaranteed Critical Illness Coverage pays a lump-sum benefit directly to you, to use as you wish in the event that you are diagnosed with any of the covered conditions. Most importantly, benefits from a critical illness policy give you time to come to terms with your condition and decide what changes you want or need to make in your life.

If I have life insurance, do I really need Guaranteed Critical Illness Coverage?

Life insurance is generally used to ensure your family will be able to survive financially if you should die. Guaranteed Critical Illness Insurance is like being paid to live – in the event that you are afflicted with a condition such as cancer, a heart attack or stroke.

How it Works

Every month you pay a small premium. You can purchase coverage for yourself, your spouse and your dependent children. If one of you is diagnosed with a covered condition, the Guaranteed Critical Illness Insurance will pay out \$20,000 for adults or \$10,000 for dependent children.

Is there anything the plan does not cover?

The plan covers an extensive list of conditions and disease. However, the program does not cover a condition resulting directly or indirectly from any one or more of the following:

- Cancer claims made within 90 days following the effective date of your coverage.
- Pre-existing conditions for a period of 24 months prior to the effective date of your coverage.

See website for more details.

We have you covered

- Aortic surgery
- Benign brain tumour
- Blindness
- Cancer (life-threatening)
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Dilated cardiomyopathy
- Fulminant viral hepatitis
- Heart attack
- Kidney failure
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Muscular dystrophy
- Occupational HIV infection
- Paralysis
- Parkinson's disease and specified atypical Parkinsonian disorders
- Primary pulmonary hypertension
- Severe burns
- Stroke

* Pre-existing conditions – please refer to policy